

INDIAN HOUSING

HEARING
BEFORE THE
SUBCOMMITTEE ON
RURAL HOUSING AND DEVELOPMENT
OF THE
COMMITTEE ON
BANKING, HOUSING, AND
URBAN AFFAIRS
UNITED STATES SENATE
NINETY-EIGHTH CONGRESS
FIRST SESSION
ON
HUD SUBSIDIZED HOUSING PROPOSALS PROVIDING FUNDS TO TRIBES
TO ASSIST THEIR VERY LOW-INCOME MEMBERS

MARCH 23, 1983

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WEDNESDAY, MARCH 23, 1983

U.S. SENATE,
COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS,
SUBCOMMITTEE ON RURAL HOUSING AND DEVELOPMENT,
Washington, D.C.

The subcommittee met at 2 p.m. in room SD-538 of the Dirksen Senate Office Building: Senator Mack Mattingly (chairman of the subcommittee) presiding.

OPENING STATEMENT OF SENATOR MATTINGLY

Senator MATTINGLY. The subcommittee will come to order. This session of the Subcommittee on Rural Housing will deal with Indian housing.

I ask the witnesses to summarize their testimony, and the full text will be submitted for the record. I would state, Mr. Norris and Mr. Evans, Mr. Tonasket, and Mr. Young, we thank you for appearing before this subcommittee.

Now, we have a small problem, in that I'm supposed to be at the White House at 2:45, and we have a vote coming up right away.

So I have some questions. It would help me if you could just submit your testimony for the record, and let me ask you questions, if that would be all right with you.

[Complete statements of witnesses follow end of testimony at page 12].

Senator MATTINGLY. The premise of the HUD subsidized housing proposals that provides funds to the tribes in the formulated policy programs, is to assist their own very low-income members. This is a major change from the previous HUD policies of operating housing programs through the housing authorities.

Would you please comment on this redirection of policy?

STATEMENTS OF DANA R. NORRIS, SR., GOVERNOR, GILA RIVER INDIAN COMMUNITY, SACATON, ARIZ.; REX EVANS, EXECUTIVE DIRECTOR, UNITED SOUTH AND EASTERN TRIBES, NASHVILLE, TENN., ACCOMPANIED BY LEONARD GARROW, PRESIDENT, UNITED SOUTH AND EASTERN TRIBES, NASHVILLE, TENN.; MEL TONASKET, VICE CHAIRMAN, COLVILLE TRIBE, NESPELEM, WASH., ACCOMPANIED BY NORRIS PALMANTEER, CHAIRMAN, WAYS AND MEANS COMMITTEE, COLVILLE TRIBE, NESPELEM, WASH.; AND NATHAN H. YOUNG, III, VICE CHAIRMAN—LEGISLATIVE LIAISON, NATIONAL AMERICAN INDIAN HOUSING COUNCIL, TAHLEQUAH, OKLA.

Mr. EVANS. Mr. Chairman, the tribal chairmen from the USET-member tribes have gone on record in the past questioning why HUD required housing authorities specifically for development of housing on the reservations.

We're pleased you're asking this question. We feel it is the responsibility of the tribe to make that choice, whether they use the housing authority or directly through the Tribe itself.

That is something they would support.

Senator MATTINGLY. Would anyone else care to comment on that?

Mr. YOUNG. Mr. Chairman, I'm Mr. Young from Oklahoma, of the National Indian Housing Council. I find it ironic that now we're talking about going back, going back to the tribes. When previously in the past 10 or 15 years, the Department of Housing and Urban Development has stayed away from Indian Tribes and encouraged a division between housing authorities and tribes.

RECOGNIZED TRIBAL GOVERNMENT

I think it's nice that you're taking the approach, Mr. Chairman, that we're trying to recognize tribal government. But Mr. Chairman, I don't think the way—the concept of this bill will ever be accepted by the tribal governments.

Senator MATTINGLY. It's not a bill, first of all, first off. It's a proposal put out by the administration. As I said before, you can probably forget about that. I think the House is working on a bill of their own now.

So there are three possible definitions of Indian Tribes, and Indian reservations being considered at this time.

The one in use by HUD now, the administration's definition, and the proposed committee definition.

Could you tell what would be the consequences that would dominate the new HUD definition, and which definitions you all would prefer?

Mr. TONASKET. My name is Mel Tonasket, vice chairman of the Colville Confederated Tribes in the State of Washington.

Let me comment first that we just got this information as we were getting on the plane to come out here, and we really haven't had a chance to sit down and go over each of the definitions.

TRUST LANDS

But I'd like to make a general comment about that subject area. It's our feeling among my tribe that the definition that we've seen in draft so far really does not fit how we feel back on the reservations, where it's tied to trust lands, where you have to have trust lands or almost all trust lands.

We feel that the relationship between the United States Government and the tribes is between the tribe and the United States Government, and that relationship isn't necessarily based on the fact that a certain tribe has trust land.

Whether they have trust land or not, they still have a governmental responsibility over their people. And a responsibility to take care of those people as best they can, which means housing, health, education, et cetera.

So the trust land question really makes no difference to us. I think that any time that the Government throws in a requirement to have trust land, or that houses or units will be built on trust land, it's really going to hurt the possibilities of many, many tribes who don't have trust land or have very little trust land, but they have a very serious need for housing.

And so I think as the things that we've seen, it would really be detrimental and probably cause a lot of tribes not to either accept part or all of the definitions.

Senator MATTINGLY. Let me make one further comment. You say you didn't have the opportunity to really study the material.

So what questions I will give you, I'll ask you for a response in writing. Plus make additional comments when you actually get time to look at the information that you've gotten.

Mr. TONASKET. Sure.

Mr. EVANS. Mr. Chairman, if I might, the committee definitions in talking about the Senate Select Committee definitions, that includes Oklahoma lands and Alaska.

Is that the new definition you're talking about?

Senator MATTINGLY. Yes. Isn't that correct?

Mr. YOUNG. Mr. Chairman, I think we'd be in a position at the National Indian Housing Council, we wouldn't want the ability to participate in this program, to be continued.

As Mr. Tonasket said about your land status, many tribes are basically without land in Oklahoma. And what they have is very meager. Land was allotted to the individuals, fee simple, with restrictions; or allotted in trust. Therefore, it would be possible under this legislation the Department has proposed to make a judgement call and to cut out many tribes who do not at this time have trust lands.

Senator MATTINGLY. In reference to subsidized housing, would you prefer it more comprehensive without restrictions to the HUD proposals?

Mr. NORRIS. I'd like to comment on that, Mr. Mattingly. We would entertain that. We will take a look at the language regarding that kind of provision to Indian tribes.

But let me go back, with your permission, to the question of language relative to Indian Tribes. We would agree, Gila River would agree with Mr. Tonasket's view, because we feel that other tribes

certainly do not fall into the same tribe/reservation category that we do.

We own our reservation, have allotted land, and the individual allottees plus tribal land is still in Federal trust.

But these are called community lands. So there's a vast difference. At this point in time, I would have serious problems with a redefinition of what an Indian tribe may be, or what an Indian reservation is defined as, relative to the more comprehensive grant.

That is within the spirit of what is now being proposed and moved forward to some extent, in recognizing a government-to-government relationship.

It gives us the opportunity, I know this comes from the administration, but it gives us, at least, in Gila River, the opportunity to move forward in determining our own future, which is part of the spirit of self-determination.

We really feel that this in effect does, and later on in the meeting here, we will address some of the reasons why we feel we are capable to carry forward some of the things we need to do.

Senator MATTINGLY. Does anyone else have a comment?

BLOCK GRANTS

Mr. YOUNG. Mr. Chairman, referring to question number 2, is that correct? Mr. Chairman, the 162 members of the National Tribal Chairman Association, plus the National Indian Housing Council have always opposed the use of block grants for the housing trust.

I believe under the Department's proposal, they're talking about 75,000 block grants.

Mr. Chairman, it would take 100,000 minimum just to begin to meet the housing needs for the biggest 10 or 12 tribes in this country.

Indian tribes basically are suspicious of block grants. And we're talking about the comprehensive grant, that means block grant.

I can tell you emphatically, Mr. Chairman, we don't want block grants.

Senator MATTINGLY. How do you think we might better target these programs so people are not left out?

Mr. TONASKET. I think if I could answer that, I'd probably run for the Senate.

Senator MATTINGLY. Well, there's a lot of us up here that don't think we can.

Mr. TONASKET. It has to be based on need. When I see some of the language that has been presented, there's been language in there that bases on need.

But there's confusing language that also refers to the ability of the tribe to administer and have all these other administrative responsibilities.

CRISIS-LEVEL HOUSING

A lot of tribes that have real crisis-level housing needs are really poor and don't have the financial ability to hire the people, to put the plans together, to develop the package to present to HUD or anyplace. And so they're left out.

There has to be a balance someplace for those to be fit. I think where your really big problem is is that money. I see part of the reason for the language in this that we're going over was to help save money.

But as was said earlier, to really take care of the need out there, it's going to require a lot more money, longer than the 3-year program.

And what we're talking about just maybe three tribes could probably take all of the money. And those would just be on very basic needs, and not really cover the whole problem.

So I guess my point is to solve it is going to take more money than what we're talking about. That's what the hard part is, I think, for appropriations.

Senator MATTINGLY. Are you referring to the fiscal year 1983 level, or are you talking about the new level?

Mr. TONASKET. Either.

Senator MATTINGLY. Then whatever moneys, though, is available, there has to be a better way to target the programs; right?

Mr. TONASKET. Right.

Senator MATTINGLY. That's what we're getting at. We've got to have a better way to target it. That's what I'm trying to get at. I'm just throwing that out.

GRANTSMANSHIP PROGRAM

Mr. EVANS. Mr. Chairman, it's my understanding that what Mr. Tonasket is saying is if the grant becomes a grantsmanship program, and those tribes do not have the resources to participate in that, they will be left out again, as they presently are in most of the community development block grant programs.

We would hope that language would be offered that would take, for example, the housing inventories into account that most tribes have, would look at the amount of substandard houses, would look at the poverty levels, and not just based on the populations.

What we see now, the population is the major basis for the distribution of funds in this program. It just isn't fair to the smaller tribes.

Senator MATTINGLY. I have got to go vote. Let us recess until we can get somebody else back in here.

Thank you.

[Recess.]

Senator MATTINGLY. I don't remember where we left off, but I think we had been talking about why we'd better target programs in reference to the comments made, whether we should priority language like that as was the committee's proposal, or set aside a certain percentage of the program, say 30 or 40 percent for the tribes, or an allocation formula for all tribes based on the percentage for very low-income families, and the percentage of substandard housing in each tribe.

Do you have any other ideas other than those that they were going to characterize these on a scale from 1 to 10?

Mr. TONASKET. Senator, I might give you one more problem that fits those you just presented. Again, it goes back to the eligibility of the tribe, based on the trust land.

SMALL TRIBES

Most of the small tribes that are the poor ones, and that are in isolated areas, don't have the kind of a land base that would qualify them, anyway.

And they don't have the financial resources to do the guarantee or comortgaging like some language that is in here, too.

So I think if we said yes, if you put out 30 percent of whatever the total is and target it to small tribes, a lot of those small tribes probably wouldn't use up the 30 percent because they wouldn't qualify.

Mr. YOUNG. Mr. Chairman, Indian tribes aren't going to become comortgagors, and for those tribes, the very poor tribes throughout this country, I'm talking about the poorest of the poor, on some of these small reservations that are absolutely destitute, they'll never be served if this Department expects them to become comortgagors.

First of all, they're hostile to the idea of comortgaging with a non-Indian lender. And the idea that they must eventually pledge what minimal meager assets they have.

The small tribes are going to be totally out of the picture.

Senator MATTINGLY. You say with non-Indian lenders. Tell me, they wouldn't be satisfied with a non-Indian lender?

NON-INDIAN LENDERS

Mr. YOUNG. Yes, sir. What I'm saying is, and this is one of those sensitive issues, Senator, the racial lines are strongly drawn up. You understand that? It's not a pleasant subject to talk about, but last week I spoke with 23 Western tribes in Oklahoma.

They emphatically, overwhelmingly rejected the concept at all, even the concept of 644.

The first issue raised was non-Indian lenders coming on Indian trust lands. Just a few years ago, you would go into the department stores, and you could even see "No checks, no Indians."

Now, you're talking about going back to the very same people and borrowing money from them.

Senator MATTINGLY. Mr. Norris, would you comment on that?

Mr. NORRIS. Mr. Mattingly, what we have, of course, geographically, things change. Inasfar as the tribes and relationships with the non-Indian people.

But essentially, through the HUD housing program now in existence, we have been doing just exactly that in Gila River.

There is no way in the world that we could have built 500-plus units on Gila River of Indian housing if we did not involve lending agencies.

This brings other complications, certainly not relative to whether or not non-Indians lend money for Federal trust land, and so forth.

There are other kinds of complications I hope I have the opportunity to bring before you, relative to the cosigning provision, if it is still there, or the pledge of assets kind of thing.

But we have been, you might say, doing this all along in central Arizona, and we feel that because of this kind of a program which now exists under the HUD Indian housing program, if this changes, we feel, you know, we have the financial management ca-

pabilities and we have the administrative capabilities to carry it forward.

And it's in a way, as I started out in this comment, this particular comment, it's unfortunate that some of these kinds of feelings exist.

I really have no way of explaining it, you know, what other particular tribes have experienced relative to the non-Indian population surrounding them, or adjacent to them.

Mr. TONASKET. My tribe is of the same opinion as the folks from Oklahoma. We've had a lot of problems in the local area, in the State of Washington.

That was probably the main portion of this that brought us back here to participate in this, because we needed to let you folks know in the Senate that if that language was included in this, and we had to either cosign or promise our tribal assets, whatever that might be, or tie up trust money, then we probably wouldn't participate in the program at all.

TRIBES ARE DIFFERENT

You have to understand that all Tribes are different. They have different ways of governing themselves, and different authorities and responsibilities.

I think that our tribe would be required to have a referendum of the tribal members even to give the Council authority to tie up trust assets for something like this.

So offhand, we couldn't do it. Second, we wouldn't do it.

Senator MATTINGLY. We probably shouldn't preclude the inclusion of non-Indian lenders.

Mr. TONASKET. I agree, we probably shouldn't for those tribes that deal with that and can deal with that and have a good working relationship. That's what's difficult about this whole thing, because the tribes are so different and operate so different, and the different levels of development. It's hard to have a general language that will take care of all tribes across this country.

Senator MATTINGLY. You probably couldn't have a general comment, but it still ought to be that you foreclose on availability of money that you would never have.

COMORTGAGOR

Mr. NORRIS. Mr. Senator, let me go back again now to the idea of the comortgagor and also the idea of the pledge of assets, what a broad term that covers. What we have in Gila River, for instance, is, let us say that we put a building, and we do, we have an industrial park. What we do is, we take this parcel of land and pledge it and build a building and lease this out for income. Now, under the provisions of the HUD bill, what will be done is turnaround and pledge it again, the income from this building which we leased, plus endangering the grant funds that were appropriated for that. For that reason, we, Gila River, oppose the provision of comortgagor and the provision of pledge of assets.

Senator MATTINGLY. The last question I want to ask you is one with reference to the HUD proposals calling for the use of nation-

ally recognized models and construction codes on new construction and waivers to be granted for special conditions.

Do you think that these provisions will be able to accommodate adobe and log construction, culturally appropriate heating and water supplies and waste disposal technology?

BUILDING CODES

Mr. NORRIS. Mr. Senator, I would like to speak to that?

We would prefer on Gila River the provision for tribal codes, because we have a planning and zoning ordinance with codes governing buildings, governing all that is necessary to build adequate housing. We feel that we have the standards, you know, to do what needs to be done in that area. I certainly recognize that I do not speak for all tribes, but I do recognize that there are certain things that we have fortunately been experienced to develop and to be able to provide for our people in the broadest possible sense in providing for these codes and ordinances to adequately carry out the program.

Mr. YOUNG. Mr. Chairman, the Cherokee Nation, for my part, has the largest Indian housing board in the Nation, 4,100 units. Undoubtedly, we could have saved literally millions and millions of dollars of the taxpayers, if we could have used local building codes, instead of what the Department of Housing and Urban Development has recommended. Even under the HIT program of the Bureau of Indian Affairs, they are building similar houses for about \$35,000, that are building under HUD for \$70,000.

In our area where land—you will see a Farmer's Home house, which I presently live in, a Farmer's Home house—you see a Farmer's Home house being built for \$40,000. On adjoining acreage, an Indian homeowner's land being built for \$60,000, basically, the same square footage. They have overbuilt. Maybe somebody from the Defense Department may work for HUD. I don't know, but it seems like we have overbuilt Indian housing. It has come to the point where we should scale back down. If we could use local building codes, I think we could literally save the taxpayer millions of dollars.

Senator MATTINGLY. He's not necessarily working for the Defense Department.

Mr. EVANS. Mr. Chairman, if I could, I think it's also that the tribes do have the legal responsibility and the legal right to develop their own codes. Most tribes who have housing authorities have their own codes and ordinances. I agree with what the other gentlemen are saying. If tribal codes and ordinances do take precedence, it would save dollars. You would get more bang for your dollar and have better housing on the reservation. In many instances, also, tribal codes relate to the local area building codes, which are necessary, for example, to turn the electricity on. In New York, you have to have a certain amount of insulation in new construction. So by just simply enforcing the national codes and asking for waivers for anything, I don't think that's quite right.

As a matter of fact, I don't think a waiver should even be required, if it's in the tribal code.

Senator MATTINGLY. And that would be the "Good Housekeeping Seal." Yes.

Mr. TONASKET. The answer to your question, as far as my tribe is concerned, is simply, no. I do agree with the other members of this panel that we can do it better. In our area, there is parts of our reservation that are up high with severe winters and heavy snows. So we could do it better.

UNWANTED BLOCK GRANTS

Senator MATTINGLY. Let me ask you one other question. I know I've got to be going in a minute, but somebody, I thought it was in this group, had made the comment about not wanting block grants. Did somebody say that?

Mr. YOUNG. I said that, Mr. Chairman.

Senator MATTINGLY. Let me ask you, if the block grant didn't have the restrictions, would it be worthwhile? I am just throwing that out.

Mr. YOUNG. Mr. Chairman, I guess the bottom line is, even without restrictions, we don't want a block grant. To Indian tribes, the block grant system represents a termination of services. Sooner or later, we are going to see an end of it. When you consider the conditions in Indian country, I hope you seriously consider those conditions. We need a long-term commitment in Indian country. And block grants may work well for State and city governments, but they will not work in Indian country, Mr. Chairman.

Mr. TONASKET. Mr. Chairman, my tribe is in a little bit different situation. I think we have the staff that technically can take care of it. We do have a number of other block grants that come through the tribe. They might not be the best for all tribes, but I think that with the little bit that we had a chance to—our council members and our staff, with some maybe clearer definitions of how it would be handled, I think what we would be looking for would be a block grant system, where the tribe would have the control and get all the other kinds of administrative redtape out of the way, and let us build some homes and run it as smooth as we can. But if there are some strange restrictions in there, then the block grant wouldn't work for us.

Senator MATTINGLY. It may be—I am just suggesting this. Maybe that is a way where you can have options on that, whether you want a block grant or whether you don't. That would be, maybe, a workable position. You may want to consider that and make that recommendation later. I know it is going to be coming up again.

All this that we are discussing is basically a starting point. I think what the Banking Committee needs is input from everyone on it, so that we can try to come up with something. If things are going to be shifting, we might as well be sure it shifts in the right direction.

FUND DISTRIBUTIONS

Mr. EVANS. The concern we have is in the distribution, the formula for distributing funds, and it is based on population, the amount of dollars that are sent to the office of Indian programs. In Chicago, presently, for example, are \$3.5 million. That is for the

use of 55 tribes in the community block grant program. When you divide that out, you're talking—there has to be some mechanism for distribution of those funds. And they threw up various mechanisms to us. This year one is, they would give roughly 8 \$300,000 grants, 16 \$150,000 grants. And what we are concerned with is that the money is going to be thrown out there, and the tribes are going to have to compete amongst themselves and dive after those dollars.

Senator MATTINGLY. Let me say something in that regard. Last year, when I was with the Governmental Affairs Committee—I was fortunate to move to the Banking Committee, the Advisory Committee on Intergovernment Relations dealing with block grants—my concern was, there wasn't enough input for a broad-enough base. And I think that's really what I am trying to say. This is where you can come with it. If somebody wants to structure a block grant program, where better to get the information then from you all.

I can assure you if you go to any of the departments up here, you know basically what you are going to get, and sometimes they don't go out to get a sufficient amount of input. And I have been here that long, you know, that I realize that you need to go back out and get input, but this hasn't developed. You can sell it if you get the proper input.

And I am going to have to leave here pretty soon. The next time we come to this, we will vote on social security, OK?

Mr. YOUNG. Mr. Chairman, in light of your question, this bill could possibly radically alter the relationship between this Government and the tribes and possibly abrogate trust responsibilities, I would suggest that the committee talk to a lot of tribal chairmen. He should have two dozen tribal people in here. I am talking about tribal chairmen. I'm just a counsel, a legal adviser, to a tribe.

As has been said by all the witnesses, we are so different—you just look at us and see what's different across Indian country. I heartily recommend that this committee go across Indian country and get a good cross section, a sampling of Indian people concerning these proposals. I think you will find out that they consider this one of the most dangerous pieces of legislation they've seen in years.

Senator MATTINGLY. That is why I am saying, whether we hold the hearings and bring everybody in, or whether we went out and did everything outside, in the meantime by the authority that you all have, I would go and get the input. I would also do that myself. I don't know whether I can sit here and tell you all to go out and do that, to get the input and get back. Can we do that? I assume we can. I think that is how you are going to develop the program.

I am still naive enough to believe that you can do that.

Mr. TONASKET. Are you still planning on having a markup?

Senator MATTINGLY. It's April 13.

Mr. TONASKET. That's fairly fast for us to go on out across the country.

Senator MATTINGLY. Of course, having a markup, you know, that doesn't mean that you can't stifle one section and hold off for more input at a later time. Isn't that correct?

But I would move as fast as I can. Even if it may go to markup, that is not the end, as you well know. I think I can practically write the scenario for you.

Mr. TONASKET. It appears this one is moving extremely fast compared to other pieces of legislation that have been really important to tribes too, faster than usual. And due to the fact that we are just starting to get the information and not where we can sit down and start to work with it, my tribe feels like it's going too fast. And one of the recommendations I've been asked to make by my people is, that we request that this kind of not move so fast, and maybe have some other open hearings, so that other tribal chairmen or delegates can come in and testify.

Senator MATTINGLY. We have got material going out to 50 tribes asking for their input. We're doing that ourselves.

Mr. TONASKET. There has to be, I think, some extra time for those tribes to get the input back in time to be included in your markup or very shortly after that. For example, in the language that we have been going through on the airplane coming over here, there is talk about FHA, there is talk about certificates, and a number of other areas, that my tribes don't deal with. And for me to go back and meet with my folks and my housing authority and the chairman of our ways and means committee that is over the housing area that is here with me, we have nothing to deal with FHA on, so it is really hard for us to talk about FHA insurance. And we are going to have to go someplace, track down the right resource people, to see how that would work and how we could deal with it.

The same with a number of other parts I've mentioned. I don't think—if we got resource people, I don't know what those tribes that don't have resource people will do.

Senator MATTINGLY. It's not something brand new that has come up. This has been around for the last 24 months, I believe. So it is not like it is brand new out of the hopper. What we are discussing here, and what I would do, any way that we can help you, you know, in that respect, as far as two-way communication, you know, trying to help you expedite it, the committee will be happy to do that.

And I think with that, I am going to have to adjourn this meeting, not because I want to, but because those lights won't allow me to do anything else.

So I thank you all very much.

[Whereupon, at 3:05 p.m., the hearing was adjourned.]

[Statements and additional material received for the record follow:]



UNITED SOUTH AND EASTERN TRIBES, INC.
 1101 Kermitt Drive • Suite 800 • Nashville, TN 37217-2190
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Executive Director
 Rex A. Evans

March 23, 1983

Officers

Leonard Garrow, President
 St. Regis Mohawk
 Jonathan Ed Taylor, Vice President
 Cherokee
 Joel Frank, Secretary
 Seminole
 Joseph Francis, Treasurer
 Penobscot

Senator Mack Mattingly, Chairman
 Sub Committee on Rural Housing
 Senate Banking Committee
 Dirksen Senate Office Building
 Washington, D.C. 20510

Member Tribes

Cherokee
 Chitimacha
 Choctaw
 Coushatta
 Maliseet
 Miccosukee
 Mohawk
 Passamaquoddy
 Penobscot
 Seminole
 Seneca

Dear Senator Mattingly:

I would like to thank you and the members of your committee for giving me the opportunity to appear before you and discuss Senate Bill 644, the Housing and Community Development Act of 1983, specifically the provisions in it for Indian housing and community development.

It must be made clear from the onset of this testimony, that I am here to discuss those Indian provisions within this bill and how they will affect the inventory of safe and decent houses on the Reservations in the east and nationwide. I am not here to support or endorse S. 644, but more importantly, to bring to light certain aspects of the bill that need questioning and further study by you and your staff. I am here on behalf of the Board of Directors of the United South and Eastern Tribes (U.S.E.T.), an Inter-Tribal Council whose membership consists of twelve federally recognized Indian Tribes in six states east of the Mississippi River. The member Tribes of USET are in the main small (225-5,000 members), rural and from very different cultures and environments.

The membership of USET has been working very hard to get the Reagan Administration to realize the fact that safe and decent

housing is paramount to the Tribes quest for self sufficiency and self determination.

The provision of housing on the Reservations cannot be treated as just another public housing program for the rural poor. No, the provision of safe and decent housing on the Reservation has been established in the ethical development of this country as a moral responsibility of the government and as a legal right of Indian people living on the Reservation. Not a gift, but as payment for the transfer of ownership of this land.

It is imperative that Congress, the administration, and the citizens of this nation realize these facts as they prepare to deal with the real need for safe and decent housing on the Reservation for the future generations of Indian people.

I would like to call attention to certain specific portions of S. 644 as presented March 1st to the Senate, which need to be discussed and reviewed.

- Section 202(a)(2) requires, that the housing produced be either leased to qualifying families or owned by the Tribe and family as co-mortgagors. In an attempt to address the need for those Indian families who can afford housing, but who cannot secure a mortgage, this bill mandates, that the Tribe act as a co-mortgagor or co-signer. This fact puts the Tribe at risk unnecessarily and should be deleted.

When a family decides to participate in this program, then their assets should be at risk not the Tribes' as a whole. It would be opportune if the Tribe had the option to purchase or re-mortgage the loan prior to attachment of assets.

- When a family defaults on the note or refuses to pay their rent provisions must be developed which further spell out the procedures for foreclosure and eviction. The rights of the family including procedures for appeal need to be developed for review and comment.
- Section 202(a)(3) describes, in limited detail, the distribution procedures based on "relative need of the members of the Tribe, the capacity of the Tribe to carry out the program, quality of the proposed program, and the past performance of the Tribe in providing housing". The determination of what is the "relative need" of the Tribal members should include such items as percentage of substandard housing, need for housing units based on existing housing inventories, numbers of low income families, and other factors. The determination of need should be spelled out and not left to agency interpretation. Distribution of funds based on past performance and the program proposed would make this program one based on Grantsmanship rather than need.
- Section 202(a)(4) which limits the grant amount to the lessor of 70% or \$15,000 is seen as excessively arbitrary and restrictive, and should be deleted. A Grant program should be just that, a program which grants Tribes and Indian people housing based on the trust relationship between the federal government and Indian Tribes.
- The Agency in their explanation of this bill continually uses the cost figure of \$7,500 as the planning amount for the infrastructure development of water and sewer systems

"Because there is strength in Unity"

for the houses. Section 202(a)(4) clearly states that 100% of these costs will be paid through the grant and the \$7,500 planning figure appears too arbitrary in view of the geographic and environmental variations.

- Section 202(a)(5)(b) requires the pledge of Tribal income from resources or Tribal assets for any insurance claims paid. If a realistic premium based on actuarial sound data, (which we feel is not available) why then should the Tribes be required to pledge assets, and who would determine which assets would be attached. If this program is to be a grant program then let us not muddle it up with asset pledges. This should be deleted and the marketability of title should still not be a question for FHA insurance.
- The proposed definition of eligible Tribes as presented in this proposal does address the confused definition used in prior housing and Community Development Block Grant programs. It is suggested, however, that the definition as proposed by the Senate Select Committee on Indian Affairs does more adequately address the target population and those lands known as traditional Indian country, and it should be used.
- The program as proposed by HUD asks Congress for a three year authorization only. In order for this program to be effective a minimum of a five year commitment with specified funding authorizations is necessary. In light of the need for a continued long term housing program on the Reservations, this is not seen as an excessive request.
- The Inclusion of Housing as an eligible activity under the Community Development Block Grant program needs to be

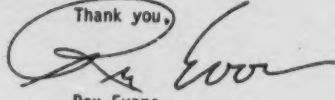
addressed. CDBG funds are used for much needed community infrastructure development (fire stations, community centers, etc.) on the Reservations, and to use the entire authorizations for housing is placing an unnecessary and unwarranted burden on Reservation community development. The language of this bill encourages housing development with CDBG funds at the expense of other necessary development. CDBG funds should be used for housing in those cases of specific need, such as housing for the elderly.

- The need for a waiver for the use of Tribal government building codes in lieu of the National Model Construction Codes does not take into account the sovereign status of Tribal governments. If there is a need for code flexibility for specific geographic, environmental, or cultural variances these Tribal codes should be automatically accepted. This would allow the use of native materials, and would mean a more useful and longer lasting home in the long run having a positive impact on the Reservation housing inventories.
- Provisions for the exemptions of Davis-Bacon restrictions should be included as Tribal exemptions from Davis-Bacon has been established in law and in practice. Also, provisions for the Tribal governments use of recaptured funds, repayments, and rents, need to be included in this proposed bill.

I would ask, that you and the members of your committee take into account these, and other questions on this proposal as you develop a program for housing on the Reservations. I would ask, that on behalf of my Board

of Directors that you review and take a close look at Senate Bill 856, the Indian Housing Act of 1983, as the bottom line is the need for a continued program of Reservation Housing Development.

Thank you,

A handwritten signature in dark ink, appearing to read "Rex Evans", written in a cursive style.

Rex Evans
Executive Director

SENATE BILL #644

Comments by Colville Confederated Tribes

Section 106 (B) (1)

By definition, all Alaska Natives and Oklahoma Indians should be included. As written several groups in the two (2) groups could be left out of program.

Section 202 (a) (2) (B)

States ownerships must be co-mortgagors. Tribe and Tribal member, who owns land, would both be liable for payments.

Should be changed so that tribal member is solely responsible for home on their land. Suggest this be accomplished by member leasing house site to (?) HUD-Tribe for 25 years. This is similar to existing Mutual Help program. Tribe should not have to pledge income or assets for tribal members homes.

In Section 202 (a) (1) (B) what is "very low income members of the Tribe?"

Section 202 (a) (4)

Tribes should be allowed to buy down 100 percent of development cost on any rental units.

Section 202 (2) (5)

Only Tribal income should be pledged, if possible Tribal assets should not be pledged due to the fact that it would make grants unattractive to Indian Nations. The assets of any tribe are primarily its land. No Tribal government would endanger this assets.

Section 203 (a) "MARKET AREA" for us has been Spokane & climate, elevation, security is much different. We should decide.

Section 202 (a) (7)

Seventy-six million for 1984 and "such sums as may be necessary for the fiscal year 1985, to remain available through the end of fiscal years 1985 and 1986.

This implies a new program is planned in only two (2) years and funding limited are established for only 1984. We prefer exact funding for all years. Inflation factor could be used for each year, and a longer term for this program. (Possibly until 1990)?

Section 204 (c) (1)

Fair market rentals for area to be determined by the Secretary. The Tulalip Tribes should make this determination not the government.

Section 204 (c) (9)

States Secretary may provide assistance. This should state will upon request by Tribe/THA.

Section 533 (a) (1)

See comments of co-mortgages in Section 202 (a) (2) (b)

Section 533 (b) (2)

See comments of pledging in section 202 (2) (5) (What is HUD interpretation of "Tribal Assets"?)

Section 332 (in its entirety)

Repeals housing counselor cost as eligible item. This program is a necessity in Indian Reservations. (We need a better explanation as to why besides them serving \$.)

Miscellaneous Amendments

Revised definition of Indian tribe clarified. See section 106 (b) (1) for comments.

Indian Housing and Community Development Block Grants Programs.

This section explains all Indian Programs aspects and above comments will pertain to this section.

The Indian Housing Program

This section is same as above.

OTHER POINTS TO CONSIDER

1. Administrative cost of program is not mentioned anywhere in the Bill. This problem should be addressed.
2. Maintenance to be provided by owner (Tribe or Tribal Member). This creates problems on reservations due to remoteness.
3. IHS should still handle sewer and water portions as remoteness again accreates problems. IHS is readily aware of local conditions, problems and solutions.
4. Comprehensive Improvement Program (Rehabilitation) on existing HUD units are deleted as of 1987. This means grants would have to be used for this. CIP should be a continued program for existing units.
5. 30% of gross income still used. This is too high. Suggest 20% of gross or 30% of net.

GOOD POINTS IN BILL

1. Flexibility is given to Tribes to use funds where needed - as needed.
2. Less involvement of government officials.

"WHAT IS THE PROPOSED INDIAN HOUSING/BLOCK GRANT PROGRAM AND HOW DOES IT WORK?"

INTRODUCTION

The Department of Housing and Urban Development is introducing legislation for Indian housing which, if ratified, will take effect in Fiscal Year 1984. This legislation consists of the proposed Indian Housing Program, and the proposed Indian Community Development Block Grant Program. This latter program, which is currently funded from the Secretary's Discretionary Fund under the Community Development Block Grant Program, would obtain increased monies to further help Indian tribes.

DESCRIPTIONS OF THE PROGRAMS

The Indian Housing Program

The Indian Housing Program is:

1. A grant to write-down the cost of the home, and to pay for all costs for water and sewer facilities.
2. Modified FHA Insurance to allow construction of new homes on trust lands and home sales which do not include a deed to the land or marketability of title. Indian lands would always remain in trust status. (See Chart #1)
3. A certificate (like operating subsidy) tied to the term of the FHA mortgage to assure the new homes are affordable for low income families (including families whose income drops).

The proposed Indian Housing Program is a program which the tribe would apply for, set up, and administer. The tribe has the ultimate financial and administrative responsibility of the program. But, the tribes run the program through whatever agency they choose: either their own organization, or the Indian Housing Agency/Authority. The proposed program is especially designed to give tribes the flexibility they require to provide the maximum amount of cost efficient housing. As always, the Indian Field Offices will be on hand to provide assistance with the applications and execution of the plan.

Proposed Indian Block Grant Program

The Indian Block Grant Program is an expansion of the current Indian Community Development Program. In addition to the other eligible items under this program, the money could also be spent on new housing construction. In other words, the tribes would have the flexibility

to apply for all of their Block Grant funds for housing, or could apply for any proportion of new homes and the rest on housing and other eligible items. The tribes could use the money as they see fit, and where they visualize the most good resulting from the influx of funds.

FUNDING LEVELS (See Chart #2)

Proposed Indian Housing Program

Since the FHA Mortgage Insurance Fund is already in place, no special insurance fund would have to be built up over the years. This money is already on hand. In the budget, \$26.75 million in Construction Assistance Grants has been allocated. This money will be used to supplement the cost of the new home to the point in which the total cost of the home is written down to an affordable level.

Also, \$11.25 million has been designated for the building of sewer and water facilities for these individual homes. This represents an approximate cost of \$7500 per home. This cost will not be reflected in the cost of the home to the family.

Because HUD recognizes the fact that approximately two-thirds of the Indian people will not be able to make the total monthly housing mortgage costs because their incomes are not great enough. Therefore, the proposed FY 1981 budget includes \$38 million in the budget for Rental Certificates which would be provided for the entire fifteen year life of the FHA Mortgage. This insures that a family who is unable to afford many of their housing expenses including their mortgage could participate.

The total funding level for the proposed Indian Housing Program is \$76 million.

Proposed Indian Block Grant Program

The Indian Block Grant Program would be funded from the Secretary's Discretionary Fund under the current Community Development Block Grant Program. Currently, approximately \$31 million in Community Development funds are available for Indian tribes. This would be increased by \$44 million to \$75 million. The tribe would have the flexibility to use grants for any eligible CDBG activity, including new construction (as proposed for all CDBG recipients elsewhere in the 1982 housing bill) and water and sewer lines.

Total Funds

The total funding level of budget authority for these two proposed programs is \$151 million, which is sufficient to build between 1500 and 3265 homes, depending on the wishes of the tribes.

CHART #1

SPECIAL LEGISLATION FOR HUD'S INDIAN HOUSING PROGRAMS

FHA: Change current FHA law to allow FHA insurance without marketability of title on the construction of new homes and home sales which do not include a deed to the land. Indian lands remain in trust status.

RENTAL CERTIFICATES: Change current rules to provide certificate subsidy "tied" to new homes on reservations, for fifteen years, the FHA mortgage term.

COST BREAK DOWN OF FUNDING LEVEL FOR
PROPOSED INDIAN HOUSING AND BLOCK GRANT PROGRAMS

Proposed Indian Housing Program

Modified FHA Mortgage Insurance Construction Assistance Grants (for 1500 homes)	No cost
Infrastructure Assistance Grants (for 1500 homes)	\$26.75 Million
Rental Housing Certificates for 15 years (for 1000 homes)	\$11.25 Million
	<u>\$38.00 Million</u>
TOTAL	\$76.00 Million

Proposed Indian Block Grant Program

Funds slated for Indian CDBG Programs (same level)	\$31 Million
Additional Funds (which may be used to build new homes)	<u>\$44 Million</u>
TOTAL	\$75 Million
GRAND TOTAL (Budget Authority)	\$151 Million

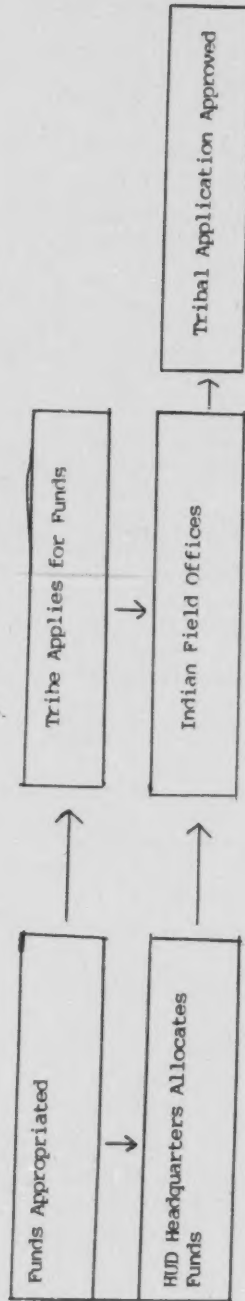
ALLOCATION OF FUNDS
(See Chart #3)

The allocation process of the available monies for both programs is the same, consisting of three basic steps.

- STEP 1: HUD Headquarters distributes funds to Indian Field Offices based on a "needs" formula.
- STEP 2: Tribes would submit applications to the field offices for both the Indian Housing Program and/or the Indian Block Grant Program. This application must include the tribe's pledge of income from tribal assets, or if no assets then future Federal grants in the event of a foreclosure, NEITHER TRIBAL NOR INDIAN TRUST FUNDS.
- STEP 3: Indian Field Offices approve the tribe's application based on need, capacity, track record, as well as the quality of the proposal.

It is important to emphasize that tribes may apply to both programs at once or to either one separately. Approximately 60 tribes could participate in the housing program, and 100 tribes in the Block Grant Program. This is about the same number of tribal entities funded under HUD's current housing and community development programs.

CHART #3

ALLOCATION OF FUNDS PROCESS FOR PROPOSED INDIAN HOUSING/
BLOCK GRANT PROGRAMS

PROCESSING STEPS OF THE PROPOSED INDIAN HOUSING PROGRAM
(FHA/GRANT/CERTIFICATE)
(See Chart #4)

After the Indian Field Offices approve the tribe's application for the Housing Grant and certificate subsidy, the tribe selects the builder and lender for the project. Then, the lender, working with the builder and the tribe, prepares the applications to be submitted for the necessary amount of FHA insurance. This application must include an assurance from the builder in the form of a performance and payment bonds or other security.

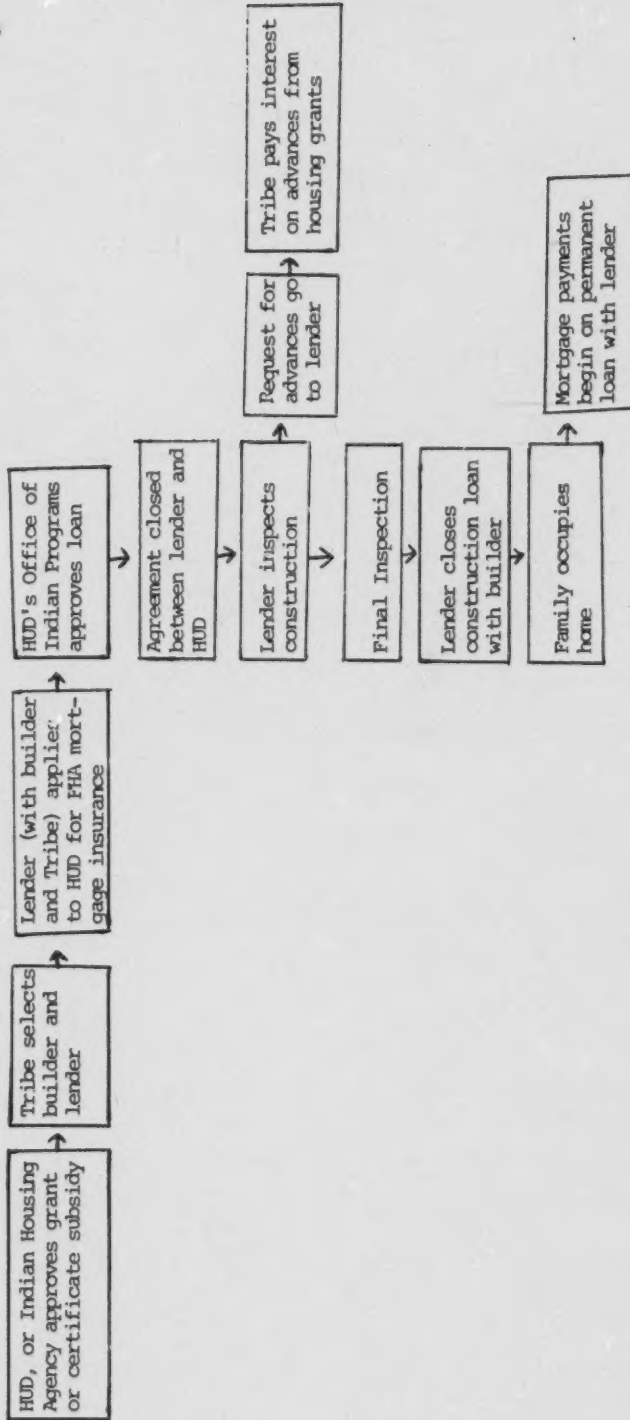
The HUD Office approves this loan, which must contain approval of plans and specifications, as well as the site on which the houses are to be built. After this approval has taken place, the lender closes the loan.

During construction of the new homes, inspections will be made regularly by the lender under HUD's delegated processing procedures. Requests for advances from the builder would go to the lender to be paid at pre-determined stages of completion. The tribe would then pay the interest on the funds advanced to the builder during this construction period from the housing grant funds.

After the final inspection has been made by the lender, the lender closes the construction loan with the builder, and the family moves into the newly-built home. It is at this point that the mortgage payments begin on the permanent loan.

CHART #4

PROPOSED INDIAN HOUSING PROGRAM FHA/GRANT/CERTIFICATE PROCESSING STEPS



PROPOSED INDIAN HOUSING PROGRAM DEFAULT PROCESS
(See Chart #5)

Because the tribe is either the mortgagor or the co-mortgagor with the resident family, the tribe is responsible for the mortgage payments being made for the life of the mortgage (15 years). It is important to repeat, however, that this financial responsibility does not include a commitment of tribal trust funds, but a commitment of the income from tribal trust funds (or future Federal grants), if a default occurs.

If the family living in the home misses the required mortgage payments, the tribe has three options. Because Rental Certificates are available, the tribe can offer a certificate if the family's income goes down. If, up to this point, the family has not been receiving certificate payments, they would move into renter status and would get back the equity accumulated in the home, minus any outstanding debt. If the tribe does not want to offer the certificate option to the family, they can make mortgage payments on the family's behalf, or evict the family and move in another eligible family.

However, if the tribe does not address the default, HUD would then pay the lender without a foreclosure occurring, then HUD may pursue the tribe's pledge of tribal income and assets, or, if no assets exist, then future grant funds. It is very important to remember, that no matter what happens with the mortgage, the property and home remain with the tribe because the Mortgage Insurance Premium as well as income from tribal assets or grants would cover the family's debt in all cases. The land (both tribal land and individually allotted land) would remain in trust status.

CHART #5

PROPOSED INDIAN HOUSING PROGRAM DEFAULT PROCESS

Tribal Options

If Tribe Doesn't Address Default

Family misses
required mortgage
payment

Tribe can offer certificate if
family's income goes down.
(Family would become a renter
but would get back equity accumu-
lated in home, minus outstanding
debt)

Tribe can make payment on family's
behalf.

Tribe can evict family via tribal
court and put another eligible
family in the home.

HUD pursues pledge of tribal income
from assets (if no assets, then grant
funds)

HUD pays lender without foreclosure

Property and home remain with the
tribe. Tribal assets or grants cover
family's debt.

MONTHLY HOUSING COSTS FOR THE FAMILIES AND HUD UNDER THE PROPOSED
INDIAN HOUSING PROGRAM
(See Charts #6 and #7)

Suppose for a moment that the family who will be living in one of the homes has an annual gross (total) income of \$5,750. This figures out to \$479 a month. Now, if an adjustment of \$1,100 is deducted, then they have an annual income of \$4,650, and a monthly income of \$388. Because the law says that low-income families who are assisted by HUD housing programs should pay a maximum of 30 percent of their income for rent (like low-income families off the reservations). This family, would pay 30% of its income or \$116 per month for their shelter.

To be able to write-down the family's cost to this amount is where the FHA mortgage, front end write-down, and Rental Certificates come into play. If the cost of the house is figured at \$42,950 (\$35,000 building cost, \$7,500 for sewer and water, and \$450 for the mortgage insurance premium), then the front end write-down will be \$20,450. This will leave a remaining FHA mortgage of \$15,000. That, of course, is too much to ask this family to pay because the monthly mortgage costs would be \$171 a month, which is above the maximum amount of 30 percent. To bring the cost down, HUD would pay, through the certificate program, the mortgage payments, the administration fees, the insurance premiums, and part of the maintenance for a total of \$238 a month. This leaves the resident family with a monthly payment of \$116 a month for the balance of the maintenance cost, as well as for utilities. (See Chart #6)

One of the most important factors to remember in considering the resident family's payment for their home is that lower income families should pay less, and higher income families should pay more. However, like the private sector in which higher income families pay a greater percentage of their income for housing, the percentage for higher income families would be 35 percent of their monthly income, the formula used in the FHA program.

To illustrate this, let's take a family with an annual gross income of \$17,250, which, with the \$1,100 deducted would become an annual adjusted income of \$16,150 and a monthly income of \$1,346. In the earlier example, the total housing costs were written-down and would not be as great. Again, \$42,500 is the cost of the home (\$35,000 plus \$7,500 for infrastructure). Added to this is a Mortgage Interest Premium of \$873 for a housing cost of \$43,373. Once again, the front end write-down would be applicable because the total mortgage would be beyond this family's ability to pay, but that lack of ability is not as acute as in the family earning \$5,750 yearly. In this case, the front end write-down would be \$6,761 so that the remaining FHA mortgage on this home would be \$29,112.

Thirty-five percent of this family's income is \$471. That monthly mortgage payment would be used to pay the debt service, insurance, maintenance, and utilities. Because of the family's higher income, they would not need the Rental Certificate's subsidy.

When a family's gross income generally exceeds approximately \$10,000 a year, they could be either homebuyers as in the Mutual Help Program or co-mortgagors depending on the wishes of the tribe.

If a family's income falls below that level, they would revert to renter status but would still maintain the equity they have accumulated in the home. Conversely, if a family's income rises, they could become homebuyers or co-mortgagors with the tribe. At all times, however, when the family's income fluctuates either up or down, rechange in income must be recertified by the Tribal Administering Agency so their monthly payments may be figured accordingly.

CHART #6

DIVISION OF TOTAL DEVELOPMENT COST BETWEEN FAMILIES AND
HUD AND PRIVATE SECTOR FOR PROPOSED INDIAN HOUSING PROGRAM

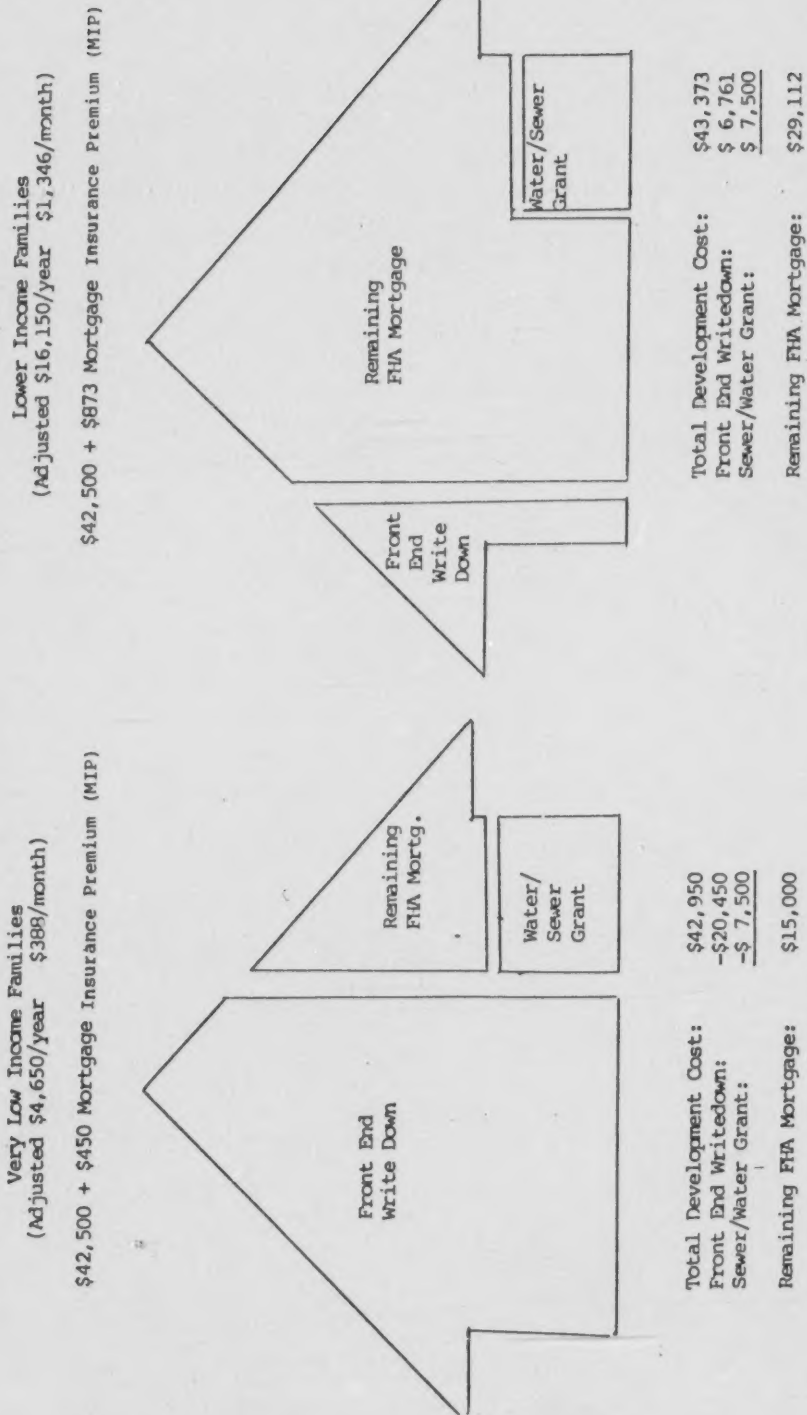


CHART #7

PROPOSED HUD INDIAN HOUSING PROGRAM

Very Low Income Families		Very Low Income Families		Lower Income Families		
Example		Example		Example		
Gross Income-\$3450/Year \$288/Month		Gross Income-\$5750/Year \$479/Month		Gross Income-\$17250/Year \$1438/Month		
Adj. Income*-\$2350/Year \$196/Month		Adj. Income*-\$4650/Year \$388/Month		Adj. Income*-\$16150/Year \$1346/Month		
HUD Pays Through Certificate \$265/Month	[	Debt Service \$171/Month		Debt Service \$331/Month		
		Administration Fee \$13/Month		Administration Fee \$13/Month		
		Insurance \$15/Month		Insurance \$15/Month		
		Maintenance \$25/Month		Maintenance \$9/Month		
		Utilities \$41/Month		Maintenance \$16/Month		
Family Pays \$59/Month (30% of adjusted income)	[	Utilities \$59/Month		Utilities \$100/Month		
		Family Pays \$116/Month (30 % of adjusted income)		Family Pays \$471/Month (35% of adjusted income)		
		Maintenance \$16/Month		Maintenance \$25/Month		
		Utilities \$100/Month				

*Based on an average of 2.75 children per family

PROPOSED HUD INDIAN HOUSING PROGRAMI. Family Income

Gross Family Income-	\$ 17,250/Year	\$ 1,438/Month
Adjusted Family Income*-	\$ 16,150/Year	\$ 1,346/Month

II. Total Development Cost and Its Allocation

Dwelling Construction & Equipment(DC&E), Planning and Site Costs	\$ 35,000
Sewer and Water Facilities Costs	+\$ 7,500
Front End Mortgage Insurance Premium (MIP)	+\$ 873
Total Development Cost (TDC)	\$ 43,373
TDC	\$ 43,373
Front End Writedown	-\$ 6,761
Sewer and Water Facilities Grant	-\$ 7,500
Remaining Debt	\$ 29,112

III. Monthly Housing Costs and Their Allocation

Debt Service (15 Year Term at 11%)	\$ 331
Insurance	+\$ 15
Administration Fee	+\$ 0
Maintenance	+\$ 25
Utilities	+\$ 100
Total Monthly Housing Costs	\$ 471
Family Payment (35% of Adjusted Income)	\$ 471
Certificate Payment	+\$ 0
Total Available Monthly Payments	\$ 471

*Based on an average of 2.75 children per family

PROPOSED HUD INDIAN HOUSING PROGRAM

<u>I. Family Income</u>			
Gross Family Income-	\$	3,450/Year	\$ 288/Month
Adjusted Family Income*-	\$	2,350/Year	\$ 196/Month
 <u>II. Total Development Cost and Its Allocation</u>			
Dwelling Construction & Equipment(DC&E), Planning and Site Costs	\$	35,000	
Sewer and Water Facilities Costs	+\$	7,500	
Front End Mortgage Insurance Premium (MIP)	+\$	450	
Total Development Cost (TDC)	\$	42,950	
TDC	\$	42,950	
Front End Writedown	-\$	20,450	
Sewer and Water Facilities Grant	-\$	7,500	
Remaining Debt	\$	15,000	
 <u>III. Monthly Housing Costs and Their Allocation</u>			
Debt Service (15 Year Term at 11%)	\$	171	
Insurance	+\$	15	
Administration Fee	+\$	13	
Maintenance	+\$	25	
Utilities	+\$	100	
Total Monthly Housing Costs	\$	324	
Family Payment (30% of Adjusted Income)	\$	59	
Certificate Payment	+\$	265	
Total Available Monthly Payments	\$	324	

*Based on an average of 2.75 children per family

PROPOSED HUD INDIAN HOUSING PROGRAMI. Family Income

Gross Family Income-	\$	5,750/Year	\$	479/Month
Adjusted Family Income*-	\$	4,650/Year	\$	388/Month

II. Total Development Cost and Its Allocation

Dwelling Construction & Equipment(DC&E), Planning and Site Costs	\$	35,000
Sewer and Water Facilities Costs	+\$	7,500
Front End Mortgage Insurance Premium (MIP)	+\$	450
Total Development Cost (TDC)	\$	42,950
TDC	\$	42,950
Front End Writedown	-\$	20,450
Sewer and Water Facilities Grant	-\$	7,500
Remaining Debt	\$	15,000

III. Monthly Housing Costs and Their Allocation

Debt Service (15 Year Term at 11%)	\$	171
Insurance	+\$	15
Administration Fee	+\$	13
Maintenance	+\$	25
Utilities	+\$	100
Total Monthly Housing Costs	\$	324
Family Payment (30% of Adjusted Income)	\$	116
Certificate Payment	+\$	208
Total Available Monthly Payments	\$	324

*Based on an average of 2.75 children per family

SUMMARY BENEFITS
PROPOSED INDIAN HOUSING & BLOCK GRANT PROGRAMS

INDIAN TRIBE

- GREATER FLEXIBILITY IN PROGRAM DESIGN AND ADMINISTRATION, INCLUDING THE IMPLEMENTATION OF INDIAN PREFERENCE.
- ASSURANCE THAT TRUST LAND WILL NOT BE JEOPARDIZED. TRUST FUNDS WILL NOT BE TAPPED.
- TRIBE'S RESPONSIBILITY AS MORTGAGOR OR CO-MORTGAGOR LESSONED BY CERTIFICATE SUBSIDY COVERING MORTGAGE PAYMENTS FOR TRULY NEEDY.
- LESS FEDERAL PROGRAM ADMINISTRATION - MANY PROCEDURES SAME AS HUD INDIAN HOUSING PROGRAM.

INDIAN FAMILY

- OPPORTUNITIES FOR A NEW HOUSE - OR REPAIRS TO EXISTING HOMES.
- IN INDIAN HOUSING PROGRAM, A FAMILY PAYMENT BASED PROPORTIONATELY ON INCOME SO TRULY NEEDY CAN BE HELPED. IF FAMILY'S INCOME GOES DOWN THEY CAN RECEIVE CERTIFICATE SUBSIDY. IN BLOCK GRANT PROGRAM FAMILY CONSTRUCTION IS UP TO TRIBE.

PRIVATE SECTOR (MORTGAGEE/BUILDER)

- USE OF FHA INSURANCE BOTH FOR CONSTRUCTION LOANS AS WELL AS PERMANENT FINANCING.
- HIGHER SERVICING FEES (LIKE SECTION 235).
- IN CASES OF DEFAULT, HUD WILL REIMBURSE LENDER WITHOUT FORECLOSURE.
- USE OF DELEGATED PROCESSING TO EXPEDITE PIPELINE ACTIVITIES.

TAXPAYER

LESS GOVERNMENT FUNDS FOR SAME POTENTIAL NUMBER OF UNITS.



NATIONAL AMERICAN INDIAN HOUSING COUNCIL

1601 N. MOUNTAIN ST. • WATERS BLDG. • SUITE 2-J • SIERRA PROFESSIONAL COMPLEX
CARSON CITY, NEVADA 89701
TELEPHONE (702) 882-1766

TESTIMONY

SUBMITTED BY

NATHAN H. YOUNG, III

Mr. Chairman, members of the Senate Rural Housing Sub-Committee, the National American Indian Housing Council appreciates the opportunity to testify on the Administration's 1984 budget proposals affecting Indian housing.

To say that we are disappointed would be an understatement - outraged would be a better word.

While many aspects of the Department of Housing and Urban Development's (HUD) proposed Indian Housing Program have remained secret from us, the use of FHA insured mortgages has not.

Time after time, Tribe after Tribe, Indian group after Indian group, even HUD's field staff, the Indian Health Service, Farmer's Home Administration and the Assistant Secretary of the Interior for Indian Affairs, have told the HUD Central Office that a program based on FHA insured mortgages simply won't work.

On December 6, 1982, at a meeting called by Secretary Pierce with a cross section of Indian tribes and Indian organizations, this concern was told directly to him. I would like to submit for the record, a copy of a letter given to Secretary Pierce by Johnnye Chopper, Chairman of the National American Indian Housing Council.

The Secretary told the group he was unaware of this criticism of the HUD proposal and promised to review the proposal and further promised to

reconvene the meeting in January 1983, to discuss the matter. No meeting was held; instead, we are here to discuss this proposal before this Committee.

Mr. Chairman, this convoluted proposal is nonsense. To attempt to argue the merits or lack of merit gives credibility to the proposal that is undeserved.

An elementary understanding of single-family home financing procedures and a rudimentary understanding of Indian tribes should indicate to any sensible person the folly of this proposal such as:

1. Every individual Indian family would have to go off-reservation to obtain their financing. Not only will they not go, but even if they did, does one really believe lending institutions have suddenly been transformed into charitable organizations.
2. Lending institutions refuse to lend any money to any Indian if, to protect their loans, they must initiate a default procedure in Tribal Court. HUD has told us that by having the Tribe as co-mortgagor, they believe that Tribal Courts would be bypassed, thus denying due process and making shambles of the thirteenth amendment which protects the rights of every American citizen in this country.

Of equal importance, it would be contrary to the stated policy of Congress and the President in protecting the Trust.

The Tribes are being asked to accept the termination of three Federal programs that have proved their worth over many years, the Indian Health

Service's sanitation program, the Bureau of Indian Affairs' Housing Improvement Program and the Department of Housing and Urban Development's Indian Public Housing program.

Let's compare what we would lose for a program that won't work.

	<u>1983</u>	<u>1984</u>
HUD Indian Public Housing Program	\$362,000,000	-0-
IHS Sanitation Program	14,000,000	-0-
BIA Housing Improvement Program	23,000,000	\$22,000,000
Indian CDBG	-0-	75,000,000
HUD Indian Housing Program	31,000,000	76,000,000

On February 24, 1983, HUD presented to the Senate Select Committee on Indian Affairs their FY-1984 Proposals. As a result of Assistant Secretary Phil Abraham's testimony, I must say, I'm greatly confused. Just a few of many questions come to mind.

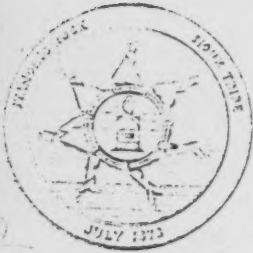
1. If FHA has insured loans on trust land in Oklahoma and on the Navajo Reservation in the past, why do they now need to amend the law to enable them to do so today.
2. If a tribe must reimburse the FHA general insurance fund for defaults that may occur, what's the use of having FHA insurance.

Obviously, the past experience at Navajo and Oklahoma needs to be examined. The answer to the above is they need neither. On some allotted land there is no legal impediment keeping a lender from lending money. It

is now, and always has been, the fear of adjudicating a default procedure in Tribal Court that prevents a lender from extending a loan.

In closing, I would like to make a comment; whereas, I hope this committee will understand my concern. We have met monthly with Department of Housing and Urban Development since October discussing the FY-1984 Proposal. Each and every time we came back for a subsequent meeting with HUD informing us that everything is subject to change and negotiations. In dealing with such a sensitive issue, that is the Trust and the government's Trust Responsibilities, we would hope that the Department would be truthful. Therefore, I urge you to strike from Senate Bill 644, Section 202 in its entirety.

Thank you.



JOHN McLAUGHLIN
CHAIRMAN
HOME - 701 334-4074
FAX - 701 334-4074
TRIBAL OFFICE - 701 334-4074
P.O. Box 100, ND 58504

February 28, 1983

Johnnye Chopper, Chairperson
National American Indian Housing Council
Route 4, Box 55
Jay, Oklahoma 74346

NATIONAL AMERICAN INDIAN
HOUSING COUNCIL

11-27 - 1983

Dear Chairperson Chopper:

I am enclosing a copy of the position taken by the Standing Rock Sioux Tribe as indicated in the signed letter.

It is unacceptable on our part as to the position taken by the Department of Housing and Urban Development on Indian Housing. We anticipate working with all Tribes who feel that the Indian Housing Program is an important issue. One area which I feel is something of the past is the idea of IHAs and Tribal Councils fighting over issues of nonimportance while their efforts should be with DHUD.

If you have any questions, please do not hesitate to contact me. I remain

Sincerely,

John McLaughlin
John McLaughlin, Chairman
Standing Rock Sioux Tribe

cc SRIHA

*Just in case you didn't
get a copy -*

John McLaughlin



Pat McLaughlin
Chairman

HOME - (605) 823-4275
Wakpala, SD 57052

TRIBAL OFFICE - (701) 854-7221
Fort Yates, ND 58538

TO WHOM IT MAY CONCERN:

I AM ENCLOSING A COPY OF THE STANDING ROCK SIOUX TRIBE'S POSITION PAPER ON INDIAN HOUSING. IT IS OF UTMOST IMPORTANCE THAT WE THE TRIBAL LEADERSHIP COMBINE OUR EFFORTS TO SAVE OUR TRIBAL HOUSING. WE ARE ALL FACING THE RAVAGES OF THE FACELESS EVILS OF THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT IN ITS IMPLEMENTATION OF POLICIES NOT ACCEPTABLE TO INDIAN PEOPLE. WE MUST WRITE OUR CONGRESSIONAL PEOPLE AND NOTIFYING THEM OF OUR DELEHNA.

THE STANDING ROCK SIOUX TRIBE WILL MAKE EVERY EFFORT TO BRING TO ATTENTION THE NECESSARY PEOPLE AND ORGANIZATIONS FOR SUPPORT. WE THANK YOU FOR ANY THING YOU AND YOUR TRIBE MAY DO.

Sincerely

Charles W Murphy, Acting Chairman
Standing Rock Sioux Tribe



Pat McLaughlin
Chairman

HOME - (605) 623-4376
Wakpala, SD 57658

TRIBAL OFFICE - (701) 254-7231
Fort Yates, ND 58533

February 25, 1983

STANDING ROCK SIOUX TRIBE'S POSITION PAPER:

INDIAN HOUSING

Our population is gradually increasing, our people from off the reservation are returning to home; thus; increasing the need for more housing.

To date, the Standing Rock Sioux Tribe has a total of 647 clustered and home-ownership units. Assuming there are five (5) persons to a house and with 647 units on hand, we have at a minimum, 3,235 persons housed on our Reservation. Our population exceeds 9,500 Indian people. We have provided housing for 34% of our people! NOT ENOUGH!!

Having addressed the established housing units on Standing Rock and having discussed concerns, understandings, and the present status and attitudes of the DHUD and having further reiterated our need before the appropriate Congressional committee hearings, the Standing Rock Sioux Tribe hereby sets forth its position on Indian Housing:

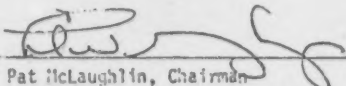
- (1) Standing Rock Sioux Tribe supports the immediate and continued need for an Indian Housing program for Indians and does not support the unconcerned attitudes of the OIP, DHUD;
- (2) Standing Rock Sioux Tribe recognizes problems associated with producing and financing Indian Housing under present DHUD regulations.
- (3) Standing Rock Sioux Tribe has recieved and reviewed DHUD's proposal to provide Indian Housing under a modified Community Block Grant Program utilizing housing block grant, FmHA mortgage insurance and certificates.

Standing Rock Sioux Tribe vigorously opposes this proposal as both undesirable and unacceptable to tribal officials and its implementation in Indian trust land is unfeasible.

(4) Instead of the proposed modified Community Development Block Grant Program, and in desperation, the Standing Rock Sioux Tribe has supported the continuation of HUD's current Indian Housing Program with cost containment modifications. Despite all the logical rationale presented, HUD has indicated that modification of its current Indian Housing Program is unacceptable.

(5) The Standing Rock Sioux Tribe due to HUD obstinacy and in compliance with other Tribal Leadership and Indian Housing Authority's hereby supports the design, formulation, adoption, and implementation of legislation much similar to H.R. 5958 and S-2847 to meet the desperate housing needs of Indian people.

ON BEHALF OF THE STANDING ROCK SIOUX TRIBE


 For Pat McLaughlin, Chairman
 Standing Rock Sioux Tribe

NORTHERN CHEYENNE HOUSING AUTHORITY
P.O. Box 327
Lame Deer Montana 59043

NATIONAL AMERICAN INDIAN
HOUSING COUNCIL

MAR - 1 1983

March 4, 1983

National American Indian Housing Council
1001 N. Mountain St
Waters Building Suite 2-J
Carson City, Nevada 89701 - 3877

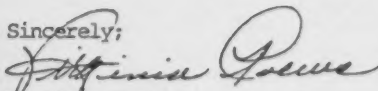
Re: NAIHC Indian Housing
Position paper

Dear Loie;

Attached for your forwarding is the Northern Cheyenne Tribal Council's Resolution No. 96(83) supporting the NAIHC Indian Housing Council Position Paper and requesting Congressman Udall to reintroduce HR-5988.

Also, enclosed is a written statement from the Northern Cheyenne Housing Authority supporting the Northern Cheyenne Tribal Council's action on said position paper.

Sincerely;


Virginia Toews
Executive Director

Attach. (2)

TRIBAL COUNCIL OF THE NORTHERN CHEYENNE
NORTHERN CHEYENNE RESERVATION
LAME DEER, MONTANA

RESOLUTION NO. 96(83)

A RESOLUTION OF THE NORTHERN CHEYENNE TRIBAL COUNCIL ENDORSING THE POSITION PAPER "INDIAN HOUSING POSITION" ADOPTED BY THE NATIONAL AMERICAN INDIAN HOUSING COUNCIL AND THE NORTHERN PLAINS INDIAN HOUSING AUTHORITIES ASSOCIATION.

WHEREAS, the Northern Cheyenne Tribel has concerned itself with the housing needs, housing conditions, and housing programs of the Northern Cheyenne Indian Reservation; and,

WHEREAS, legislation will be proposed by the Administration for a new Indian Housing program which will involve FHA mortgage insurance, grants to assist in the development and financing of housing and water and sewer facilities, and housing payment certificates to reduce housing costs for eligible low income Indian families; and,

WHEREAS, said legislation proposed by the Department of Housing and Urban Development bears no respect for trust status land with regard to FHA - insured loans coupled with stringent requirement that the Tribe must be mortgagor or co-mortgager for said loan; and,

WHEREAS, said legislation proposed by the Department of Housing and Urban Development promotes elimination of the IHS sanitation facilities progrars as well as the Bureau of Indian Affairs Housing Improvement Program; and,

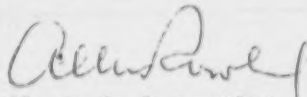
WHEREAS, Indian Housing Authorities and organizations nationwide have protested said legislation and despite logical rationale, DHUD has not modified their new legislation nor have they consulted with Indian organizations or Tribes on the formation of said legislation; now,

THEREFORE BE IT RESOLVED that the Northern Cheyenne Tribal Council has reviewed other alternatives and is forced to endorse a delivery system for Indian housing programs that will meet the desperate housing needs of the Northern Cheyenne Tribe,

BE IT FURTHER RESOLVED that the Northern Cheyenne Tribal Council endorses the Position Paper "INDIAN HOUSING POSITION" adopted by the National American Housing Council and the Northern Plains Indian Housing Authorities Association on Dec. 8, 1982 and January 28, 1983, respectively,

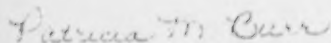
BE IT FURTHER RESOLVED that the Northern Cheyenne Tribal Council requests Congressman Udall to reintroduce H.R. 5988 with relaxed modifications to Section 205.

PASSED, ADOPTED AND APPROVED by the Northern Cheyenne Tribal Council by 13 votes for passage and adoption and 0 votes against passage and adoption this 28th day of February, 1983.



Allen Rowland, President
Northern Cheyenne Tribal Council

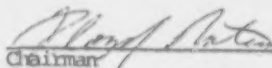
ATTEST:



Patricia M. Burr
Assistant Secretary
Northern Cheyenne Tribal Council

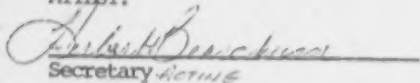
CERTIFICATION OF ENDORSEMENT

I, Floyd Waters, Chairman of the Northern Cheyenne Housing Authority hereby certify that the Northern Cheyenne Housing Authority endorses the position stated herein and that our Authority is in unity with the Northern Cheyenne Tribal Council's position concerning the re-introduction of HR-5988 as a viable means of providing housing assistance to low income families on the Northern Cheyenne Indian Reservation. It is hereby certified by the undersigned that the foregoing Position Paper and Resolution was adopted by the Northern Cheyenne Housing Authority Board of Commissioners in a duly constituted meeting on the 2nd day of March, 1982 at which meeting there was a quorum present and a majority of the Board members voting.



Chairman

ATTEST:



Secretary *active*

NATIONAL AMERICAN INDIAN HOUSING AUTHORITY
P.O. Box 127
Liberty, Montana 59041

March 7, 1983

Loid - for your info.

I sent this letter to all the Senators listed at the bottom of the page. I also attached the NAHIC Position Paper and our Tribe's Resolution of support.

V. Thomas

Reference: Bill S-644, Indian Housing and Block Grant.

The Northern Cheyenne Tribe and the Northern Cheyenne Housing Authority stand in unity against S-644 using FHA financing as the primary vehicle to provide housing on Indian reservations. The bill calls for tribes to be mortgagors or co-mortgagors and pledging of tribal assets including bank accounts and business income.

Over the past year HUD has been very secretive about their legislation. Even as late as February 10, 1983 they told the National American Indian Housing Council that a review could not be allowed because the draft had not been written. Come to find out the draft had already been submitted to David A. Stockman on February 4, 1983 and now it is introduced as S-644 without Tribal organizations, national or field, having had the opportunity to review what was proposed. Rumor had it that FHA would be involved. Now that we have seen the Bill it must be quite an embarrassment for HUD and Congress to deal with legislation that will build only a few houses (if any, in fact) on Indian reservations. When we heard the rumor, attempts were made with HUD to educate them on trust status limitations but they introduced it anyway. Therefore, the only alternative is HR-1928 introduced in the House by Morris Udall last week. It is a bill written with trust status limitations in mind but has teeth to minimize defaults and for reimbursements to the Secretary of Interior. HR-1928 is far superior to S-644 in many ways but to name just three:

- 1) Tribes would have no problem building units under this bill
- 2) Tribal families would be held accountable with strict tribal judicial and law enforcement
- 3) Revolving fund relieves great financial strain on continued federal funding once the program gets started.

The merits of HR-1928 compared to S-644 should be welcome to an Administration that is looking for great cost saving features, local responsibility and where low income families can still be housed.

Thank you for your support as you consider the taxpayer's investment in these all important bills. If I can be of further assistance please call me at (406) 477-8271.

Sincerely,
Virginia Thomas
Virginia Thomas
Executive Director
Encl.

John Melcher
Max Baucus
Mark Andrews
Frank H. Murkowski

SUBCOMMITTEE ON HOUSING & URBAN AFFAIRS
2225 Dirksen Senate Office Bldg.
Washington, D. C. 20510, (202) 224-5404

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NATIONAL TRIBAL CHAIRMEN'S ASSOCIATION

Suite 910 • 1010 Vermont Avenue, N. W. • Washington, D. C. 20005 • 4949
202 - 737 - 7011

March 1, 1983

NATIONAL AMERICAN INDIAN
HOUSING COUNCIL

MAR - 3 1983

Ms. Lois Brooks
Executive Director
National American Indian Housing
Council
Suite 2-J Waters Building
1001 N. Mountain Street
Carson City, Nevada 89701

Dear ^{Lois} Ms. Brooks,

In reference to your letter of February 14, 1983 requesting written notice of the NTCA agreement with the NAIHC position on Indian Housing which was adopted on December 8, 1982, I wish to confirm that the NTCA Board of Directors did adopt that same position and therefore encourages the NAIHC to push forward with efforts for passage of "The Indian Housing Act of 1983."

I enclose a copy of a Position Paper and a NTCA Resolution on the subject for your use. We will cooperate in every possible way to accomplish a good Indian Housing program. Please keep in contact with this office.

Sincerely,

Elmer M. Savilla
Executive Director

EHS/dd

Enclosures: 2



NATIONAL TRIBAL CHAIRMEN'S ASSOCIATION

Suite 910 • 1010 Vermont Avenue, N. W. • Washington, D. C. 20005 1949

202 - 731 7011

Position Paper
of the
National Tribal Chairmen's Association
and
Federally Recognized Indian Tribes

To Oppose The Use Of Any Form Of Block Grants To Tribes Or To The States
For An Indian Housing Program, And To Oppose The Use Of A Voucher System
On Indian Reservations For Housing Assistance, and
To Propose A Strategy For Continuation Of The Indian Housing Program.

In January of 1982, the Board of Directors of NTCA declared, "The National Tribal Chairmen's Association has patiently and diligently and in good faith worked for a recognition by the Administration of the need for a continuation in the Housing and Urban Development (HUD) Indian Housing Program. In spite of meetings and conferences between HUD officials and tribal representatives the Administration has forged ahead with their own unannounced plans to eliminate the Indian Housing Program and they have not yet said that they intend to recognize the special needs of the Indian people. The Indian Housing Program has been in operation for only ten (10) years and has not had an equal chance to meet the serious deficiencies in Indian housing needs."

Additionally, NTCA called upon the Administration to convene a meeting to discuss, a) a commitment to multi-year funding of an Indian Housing Program, and b) reaching a mutually agreeable plan for housing program implementation.

No word has been received of any possible meeting with the Administration. We must now assume that our request has fallen on deaf ears.

Assistant Secretary Ken Smith has been named by the Administration to Chair a federal Task Force to study Indian Housing Program options. The Department of Housing and Urban Development is likewise providing options but it is known that they are definitely favoring use of Block Grants and vouchers for use on the Indian reservations.

Tribes Oppose Block Grants or Vouchers.

The present Block Grant programs as administered by the Department of Health and Human Services is a disappointment to many tribes. As a result of having Block Grants imposed on them many tribes face extreme hardships immediately. This coupled with deep cuts in the other vital service programs, can only be called disastrous.

Contrary to administration hyperbole, block grants would not allow "greater flexibility" in meeting local housing needs. It would instead allow for possible fragmentation of a given program, especially during this period when a temptation might exist to side track funds for perceived greater priority. It must first be recognized that there is no reasonable guarantee that greater local control of housing production would occur by using a block grant, or that other housing related matters would improve.

Block Grant proposals for Housing are by no means new. During the last 25 years, five proposals have surfaced and failed. One thing which all of the proposals lacked, and probably caused its' downfall was: a long-term commitment for housing assistance for the poor. The National Tribal Chairmen's Association will require first that the Reagan administration make a firm commitment for at least multi-year funding for any proposed housing program before NTCA will consider endorsing that program.

The Office of Management and Budget has recommended that no additional funds would be requested for Indian housing in the '83 budget, and worse, that no funds for Indian Health Service water and sanitation services would be requested.

If the Administration refuses to give a commitment for continuation of the Indian Housing Program, hearings and meeting would be merely "window dressing; a waste of time, rhetoric, and money; and an exercise in futility for Indians." Without LONG TERM FUNDING a housing program cannot work effectively.

There are many more reasons that block grants are not feasible unless there is guaranteed multi-year budget authority. Even then the problems presented by establishing a new untested program in a community of underprivileged people are many. Especially when the Administration proposing that program has already exhibited its' willingness to ignore their needs.

Tribal Recommendation.

The Short Range strategy is that the present Indian Housing Program should continue at least for one more year in its' present location within HUD in order that Indian housing construction continuity not be broken. The level of housing units numbers can be negotiated but tribal preference is that at least 4000 units of HUD housing with appropriate IHS/BIA support be built during FY 1983.

It seems to make sense, economically, to merely make necessary program changes. Independent studies, and including one from the General Accounting Office, Comptroller General, made recommendations for program improvement which were never carried out. The GAO said that HUD's programs were designed for urban metropolitan areas and were not appropriate or effective on reservations, and required too many complex and time consuming procedures. We submit that if major modifications were made to the existing HUD program as listed below a greater effectiveness would take place.

1. Review and make specific recommended changes to Minimum Property Standards (MPS); Specify reduced standards in certain circumstances.

2. Consolidate accounting procedures for all programs administered by IHA's into one, simple, system.
3. Provide pre-approved design plans for houses to eliminate large architectural fees.
4. Review standards for roads and modify (i.e., reduce) as appropriate.
5. Use a certification procedure for compliance to standards rather than time-consuming HUD procedures. (i.e., Tribal architect certifies that a unit passes inspection).
6. Develop a working understanding of programs with Tribal governments and IHA staff.
7. FmHA 502 program can serve middle-income Indian families, IHA staff could work with BIA and FmHA to obtain leases in a block to speed up processing.
8. Develop a loan guarantee program specifically designed to serve middle income Indians living on trust land.
9. Appoint a Task Force to develop these and other major modifications to existing programs and set a deadline for approving and implementing them.
10. Place the authority and responsibility on the tribal government.
11. Direct funding to the tribal government.

Simultaneous with this we propose that the BIA Housing Improvement Program remain at its' present level of assistance. This strategy and maintenance of program continuity would permit time for the Long-Range plan to be accomplished.

The Long-Range Plan is that the Indian Housing Program eventually be placed into a single agency with other Indian Programs. There is a Indian Housing bill to be presented soon which would place Indian Housing into the Bureau of Indian Affairs and would also authorize home loan guarantee legislation. The Short-Term Plan would give the BIA at least a year to gear-up for operation of this new housing program if passed in this session of Congress.

Therefore, it is the will of the National Tribal Chairmen's Association and its' members of federally recognized tribes that:

1. The Indian Housing Program be continued within the HUD subsidy programs with a level of 4000 units FY 1983.
2. The present level of BIA Housing Improvement Program be maintained for FY 1983.

3. Legislation to provide for a on-going program of construction and financing of Indian houses be endorsed and supported by the Administration.
4. Assistant Secretary Smith should recommend to the Administration an option plan which most nearly meets the recommendations of the tribes.

Summary

1. NTCA does not endorse the block grant concept for Indian housing programs.
2. NTCA requires a long-term, or multi-year funding commitment before assisting in development, or endorsement of, any new strategy.
3. NTCA would participate in improving the present HUD program for Indian housing.
4. NTCA present these concerns about the Block Grant concept for Indian housing.
 1. There is no guarantee that greater local control would do a better job of providing housing.
 2. Under a block grant proposal, there is no budgeting device to provide the kind of long-term commitment necessary to support many types of assisted housing.
 3. In order to be effective, housing programs, especially new construction, require assured funding over a considerable period of time.
 4. Start up costs could be quite large.
 5. It would have to be decided whether or not to eliminate some or all current Federal subsidy programs or fold them into the block grant as they are.
 6. Considerable housing expertise would be needed at the local level.
 7. It's possible that without federally set eligibility requirements a redistribution of housing assistance away from those needing it most might occur.
 8. Smaller communities might get too little funding unless they could get several years entitlement at one time.
 9. Lower housing production capacity would accompany the removal of long-term subsidy commitments -- which would have an inflationary impact on housing costs.

10. The complexity and cost of administering a housing block grant program may be an unwelcome burden for local governments.
11. Block grants would diminish an already inadequate supply of housing for low-income people.
12. It would represent an abdication of national housing goals.
13. There is no guarantee that low-income people will be served at all.
14. The prospects for Indian reservations under a block grant approach are particularly grim. These areas have the greatest need for new subsidized units, since they have the preponderance of the nation's substandard housing while lacking the capital and credit to underwrite new production. But they are the very communities which will be most penalized by conversion of current production programs into a block grant which, as even block grant proponents admit, will not be used for production in any but the largest cities.
15. Local tribal governments would need national guidelines, technical assistance and monitoring.
16. For goals such as the provision of an adequate housing stock, it makes far more sense to use the existing capacity of tested programs than to start from scratch with undefined objectives and performance standards and inexperienced administrators. Local governments may temporarily welcome the heady infusion of cash without strings, but the boost will be fleeting, funds which are not in the first place sufficient to produce housing will dry up, and difficult problems will remain.

Unless, and until, there is full involvement and consultation with the Indian Tribes it will not be possible for those Tribes and Indian organizations to blindly endorse any policy or system, notwithstanding the best of intentions on the part of the sources of the proposals.

CERTIFICATION

This position paper was presented to, and approved and endorsed by, the assembled Tribal Chairmen at a Special Meeting of the National Tribal Chairmen's Association at Denver, Colorado, on Monday, March 29, 1982.

Signed: Phillip Martin
 Phillip Martin
 NTCA President

Date: 3/29/82



NATIONAL TRIBAL CHAIRMEN'S ASSOCIATION

Suite 910 • 1010 Vermont Avenue, N. W. • Washington, D. C. 20005 • 4949
202 - 737-7011

RESOLUTION

NTCA No. 82-30

A RESOLUTION TO SUPPORT PASSAGE OF COMPANION BILLS H.R. 5988 AND S. 2847, "THE INDIAN HOUSING ACT OF 1982".

WHEREAS, Congressman Morris Udall and Senator Thad Cochran have introduced bills providing for an "Indian Housing Act of 1982" to provide for an Indian Housing Program, and for construction and financing of housing for Indians, and

WHEREAS, the bills were drafted with input from Indian Country, and provide for the first time a legislative answer to the problems of obtaining financing for the construction of private homes on trust land, a statutory basis for the operations of BIA's Housing Improvement Program, and an alternative to overly long-term federal commitments in the construction of housing for low and moderate income Indian families on reservations, and

WHEREAS, there is no direct connection between the companion bills and the ongoing Indian Housing program of the Department of Housing and Urban Development, though enactment of the proposed Act would assure continuation of the Indian housing effort were HUD programs to be curtailed, and

WHEREAS, the bills' provisions giving flexibility to elected tribal governments in the structuring, establishment, or designation of "tribal housing agencies", are supportive of the self-determination policy, now

THEREFORE BE IT RESOLVED that the membership of the National Tribal Chairmen's Association in convention assembled does hereby endorse the passage and enactment of H.R. 5988 and S. 2847.

CERTIFICATION

The foregoing Resolution was duly adopted by the membership of The National Tribal Chairmen's Association at its' duly constituted Convention in Nashville, Tennessee, on this 24th day of September, 1982, at which time a quorum was present.

Philip Martin
President, NTCA

ATTEST:

Ann P. Chase
Secretary, NTCA

HAC

Housing Assistance Council Inc. • 1025 Vermont Ave., N.W. • Suite 606 • Washington, D.C. 20005 • (202) 842-8600

February 23, 1983

Ms. Loie Brooks
 Executive Director
 National American Indian
 Housing Council
 1001 N. Mountain St.,
 Water Bldg., Suite 2J
 Sierra Professional Complex
 Carson City, Nevada 89701

NATIONAL AMERICAN INDIAN
 HOUSING COUNCIL

MAR - 1 1983

Dear Ms. Brooks:

In response to your letter of February 14, 1983, regarding the NAIHC position paper on Indian Housing, HAC concurs that there is an immediate and continued need for an Indian Housing program and supports your efforts in formulating and implementing an appropriate alternative to the HUD initiative. Our analysis of the current HUD proposal concludes that the use of block grants for housing assistance is fraught with questions of feasibility and at best would produce insufficient funds for the major construction effort vitally necessary to meet the needs of Indian and Alaskan communities.

If we can be of further help to you, please call me at (202) 842-8600.

Sincerely,

HW
 Harold O. Wilson
 Executive Director

VS/HOW/lmr

WIND RIVER HOUSING AUTHORITY

Box 327

Fort Washakie, Wyoming 82514

Phone 332-5832

February 25, 1983

NATIONAL AMERICAN INDIAN
HOUSING COUNCIL

MAR - 2 1983

Ms. Loie Brooks, Executive Director
National American Indian Housing Council
1001 N. Mountain St.
Waters Bldg. Suite 2-J
Sierra Professional Complex
Carson City, Nevada 89701-3877

Dear Ms. Brooks:

Enclosed is the position paper which the Wind River Housing Authority had the Joint Shoshone and Arapahoe Business Councils concur in and send to the Congressional delegation. The same letter also went to other Representatives as per the list attached to the letter. The Housing Authority also wrote the Wyoming congressional delegation rejecting the HUD's demonstration proposal. A copy of the letter to Senator Wallop is also attached.

Members of our Wind River Housing Authority Board:

Alfred Ward, Chairman	Norma Enos
Susan Crazy Thunder	Laverne Faulkner
Joseph Engavo	Dennis Sun Rhodes

Members of the Shoshone Business Council:

Robert N. Harris, Sr. Chairman
Alfred Ward
Ben Snyder, Sr.
Star Weed
John Washakie
Wesley Martel

Members of the Arapahoe Business Council:

Wayne Felter, Chairman
Joseph Smith, Sr.
Dennis Sun Rhodes
Burnett White Plume
Emil O'Neal
Arnold Headley

The Wind River Housing Authority, as well as the Joint Tribal Councils do concur and support the NAIHC's position on Indian Housing.

If we can be of further service or can do anything more to help, please let us know.

Sincerely yours,

Lucille McAdams
Lucille McAdams, Executive Director

January 19, 1983

Senator Malcolm Wallop
321 Kirkson
Senate Office Bldg.
Washington, D.C. 20510

Dear Senator Wallop:

The Wind River Housing Authority reject the Department of Housing and Urban Development's fiscal year 1984 demonstration proposal for a new Indian Housing delivery system.

There is no clarification of the land status on the proposal FHA Mortgage Insurance program. The total cost per unit is only \$35,000.00 which appears inadequate to build a house for a family. We object to the proposal elimination of the Bureau of Indian Affairs Home Improvement program which has addressed housing problems never addressed by HUD, such as rehabilitation of existing housing on the reservation and elimination of the Indian Health Service Construction Facilities program on the reservation.

This proposal by HUD requires legislative changes and we ask your support in opposing this proposal by the Department of Housing and Urban Development.

Sincerely,

Lucille M. Adams
Lucille M. Adams
Executive Director

M/mes

*Letter sent
to: Senator Alan Simpson
P.O. Box 6000*



CHIEF WASHAKIE

SHOSHONE & ARAPAHOE TRIBES

BOX 217

FORT WASHAKIE, WYOMING 82514



CHIEF BLACK COAL

January 31, 1983

RECEIVED FEB - 3 1983

The Honorable Malcolm Wallop
United States Senate
204 Russell Senate Office Building
Washington, DC 20510

Dear Senator Wallop:

Having discussed concerns, understandings and the present status and attitude of the Department of Housing and Urban Development, the Shoshone and Arapahoe Tribes hereby sets forth its position concerning the delivery of housing to Indians and Alaskan communities.

The Shoshone and Arapahoe Tribes supports the immediate and continued need for an Indian Housing program for Indian and Alaskan communities.

The Shoshone and Arapahoe Tribes recognizes problems associated with producing and financing Indian housing under the present Department of Housing and Urban Development (DHUD) regulations.

The Shoshone and Arapahoe Tribes have received and reviewed DHUD's proposal to provide Indian housing under a modified Community Block Grant Program (CBGP) utilizing housing block grant, FHA mortgages insurance and certificates. We vigorously oppose this proposal because it is both undesirable and unacceptable to the Tribes and its implementation in Indian Trust land communities is unfeasible.

Instead of the proposal modified CBGP, we would request DHUD to continue its current Indian program with cost containment modification.

We support the reintroduction of H.R. 5988; 5.2847 and/or other housing legislation needed to meet the desperate housing needs of Indian and Alaskan communities.

Sincerely,

[Signature]
Chairman, Shoshone Business Council

Chairman, Arapahoe Business Council

bcc: Wind River Housing Authority ✓
Sonosky, Chambers, Sachse & Guildo, Washington, DC
Fredericks & Pelcyger, Boulder, CO
Northern Plains Indian Housing Authority Association
Shoshone Business Council
Arapahoe Business Council

SNHA
50 IROQUOIS DRIVE
IRVING, NEW YORK 14081

NATIONAL AMERICAN INDIAN
HOUSING COUNCIL

MAR - 5 1983

TO Mr. Johnny Chopper, Chairman
National American Indian Housing Council
1001 North Mountain Street
Waters Building, Suite 2-J
Sierra Professional Complex
Carson City, Nevada 89701

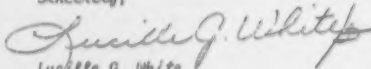
DATE March 3, 1983

SUBJECT Position Paper

Dear Chairman Chopper:

Please find enclosed my certification for the Position Paper on Indian Housing.

Sincerely,



Lucille G. White
Executive Director
SENECA NATION HOUSING AUTHORITY

LGW/bt
Enclosure



NATIONAL AMERICAN INDIAN HOUSING COUNCIL

1001 N. MOUNTAIN ST. • WATERS BLDG. • SUITE 2J • SIERRA PROFESSIONAL COMPLEX
CARSON CITY, NEVADA 8 701-3877
TELEPHONE (702) 882 1766

December 8, 1982

POSITION PAPER

ON

INDIAN HOUSING

Introduction

Since 1974 the National American Indian Housing Council (NAIHC), which represents all Indian and Alaskan Housing Authorities, has concerned itself with the housing needs, housing conditions, and housing programs of Indian and Alaskan communities.

NAIHC recognizes the need for new dwelling units, and the need to rehabilitate existing substandard dwelling units on Indian lands.

NAIHC recognizes that, because of the status of Indian tribes as federally regulated entities, the tribes do not fare well in competition with political components of states for funds, including the private sector. Thus, 80% to 90% of all new Indian housing has been provided by the Office of Indian Programs under the Department of Housing and Urban Development (DHUD).

In recent months, NAIHC has been greatly concerned and alarmed at the non-supportive role assumed by the main source of Indian housing, the Office of Indian Programs, DHUD, in Washington, and its action to eliminate Indian Housing by proposing a zero housing allocation for Indians.

No amendments have been approved to support deletion of Indian Housing under the amended Housing Act of 1937. Thus, Indians and Alaskans are entitled to equal housing rights under this law.

In 1982, as a gesture of compromise to the pressing housing need on Indian lands, HUD reluctantly allocated 1,200 new dwelling units. A communication gap has developed between the HUD Central Office and Indian communities, which naturally has cast extreme uncertainty on the future of Indian housing under DHUD. This uncertainty has caused concerned groups, including NAIHC, to seek alternative approaches to the delivery of housing to Indian and Alaskan communities.

The result was proposed legislation in the form of H.R. 5988 and S. 2847 which would realign Indian housing under the Department of Interior, specifically the Bureau of Indian Affairs.

In rebuttal, HUD, in late FY82, developed a totally infeasible housing Block Grant demonstration program to provide a partial housing delivery system for Indians.

At this time, the future of Indian Housing under HUD still remains uncertain.

Indian Housing Position

Having discussed concerns, understandings and the present status and attitude of the Department of Housing and Urban Development, the National American Indian Housing Council (NAIHC) hereby sets forth its position concerning the delivery of housing to Indian and Alaskan Communities.

NAIHC supports the immediate and continued need for an Indian Housing program for Indian and Alaskan Communities.

NAIHC recognizes problems associated with producing and financing Indian Housing under present Department of Housing and Urban Development (DHUD) regulations.

NAIHC has received and reviewed DHUD's proposal to provide Indian Housing under a modified Community Block Grant Program (CBGP) utilizing housing block grant, FHA mortgage insurance and certificates. NAIHC vigorously opposes this proposal because it is both undesirable and unacceptable to tribal officials and its implementation in Indian trust land communities is infeasible.

Instead of the proposed modified CBGP and, in desperation, NAIHC has requested DHUD to continue its current Indian Housing program with cost containment modifications. Despite logical rationale, DHUD has indicated that modification of its current Indian Housing program is unacceptable.

DHUD's obstinacy has forced NAIHC to endorse other alternatives for the delivery of Indian Housing.

In compliance with directives from the NAIHC membership, the Indian Housing Authorities, NAIHC hereby supports the tribal leadership in the design, formulation, adoption and implementation of H.R. 5988, S. 2847, and/or other housing legislation needed to meet the desperate housing needs of Indian and Alaskan communities.

This position was acted upon and adopted 5 members in favor and 3 members abstaining, at the National American Indian Housing Council Quarterly Board meeting held December 8, 1982 in Washington, D.C.

CERTIFICATION

It is hereby certified by the undersigned that the foregoing Position Paper was adopted by the Board of Directors of the National American Indian Housing Council in a duly constituted meeting on the 8th day of December, 1982 at which meeting there was a quorum present and a majority of the Board members voting.

Johnny Chopper
CHAIRMAN

ATTEST:

C. [Signature]
SECRETARY

3/1/83

Position Paper supported by;

The Indian Nation Housing Authority

Frederic S. White
Executive Director

and;

The Eastern Association of Indian
Housing Authorities

Frederic S. White
Chairman

RESOLUTION NO. 83-34RESOLUTION OF THE OGLALA SIOUX TRIBAL COUNCIL
OF THE OGLALA SIOUX TRIBE
(An Unincorporated Tribe)

RESOLUTION TO REQUEST THE OGLALA SIOUX TRIBE TO TAKE QUALIFIED
OBJECTION TO THE RECENT HUD PROPOSALS FOR INDIAN HOUSING.

WHEREAS, the Oglala Sioux Housing Authority is empowered
to ensure that adequate housing is developed and secured for
all Tribal members of the Oglala Sioux Tribe, and

WHEREAS, a comprehensive housing survey of the Pine Ridge
Indian Reservation shows that our tribe to meet the housing needs
of its members must build immediately 2500 units, and

WHEREAS, in recent months, the Oglala Sioux Housing Authority
has been greatly concerned and opposed to the non-supportive role
assumed by the main source of Indian Housing, the Office of
Indian Programs, Department of Housing and Urban Development, in
Washington, DC, and its action to eliminate Indian Housing by
proposing a zero housing allocation for Indians, and

WHEREAS, the Office of Indian Programs, Department of Housing
and Urban Development in Washington, DC is presently proposing
a HUD demonstration program which suggests two housing delivery
models, and

WHEREAS, the first is a combination of the FHA loan insurance
with a housing block grant modified/certified program and the
second a comprehensive block grant community development program,
and

WHEREAS, both delivery models are not feasible because of
the trust land status of Indian Tribes and because tribes have
different Tribal governments, now

THEREFORE BE IT RESOLVED, the Board of Commissioners of the
Oglala Sioux Housing Authority oppose the recently proposed
Department of Housing and Urban Development demonstration delivery
programs for Indian Housing, and

BE IT FURTHER RESOLVED, the Board of Commissioners of the
Oglala Sioux Housing Authority have developed and taken a position
paper on the recent HUD proposals.

RECEIVED

FEB 28 1983

Abbeiden Area Office
TRIBAL GOVERNMENT
SERVICES

RECEIVED

FEB 17 1983

Pine Ridge Agency

C-E-R-T-I-F-I-C-A-T-I-O-N

I, as undersigned, Secretary of the Oglala Sioux Tribal Council,
 hereby certify that this resolution was adopted by a vote of:
19 for; 0 against; 0 not voting, during a REGULAR Session held
 on the 16th day of FEBRUARY, 1983.

Eileen H. Iron Cloud
 EILEEN H. IRON CLOUD
 Secretary
 Oglala Sioux Tribe

A-T-T-E-S-T:

Joe American Horse
 JOE AMERICAN HORSE
 President
 Oglala Sioux Tribe

RECEIVED

FEB 28 1983

JOHN P. HILL
 JOHN P. HILL
 JOHN P. HILL
 JOHN P. HILL

RECEIVED

FEB 17 1983

Pine Ridge Agency

ALASKA FEDERATION OF NATIVES, INC.

411 W. 4th Avenue, Suite 1A • Anchorage, Alaska 99501 • Phone 907-274-3611



My name is Janie Leask. I am the President of the Alaska Federation of Natives, and am testifying on behalf of that organization. The Alaska Federation of Natives is composed of all thirteen regional corporations established by the Alaska Native Claims Settlement Act, and eleven of the twelve non-profit regional corporations charged with responsibility for providing Human Services to Native people throughout the state of Alaska. Over 80,000 Alaska Natives are represented by our member organizations.

Today, I am addressing my comments to our statewide position on Indian Housing. The Alaska Federation of Natives strongly supports the continuation of the present system, which includes three separate entities: 1) the HUD Housing programs, including the primary tool available for Indian Housing-the Mutual Help Program, and the related programs of Turn-Key and Low Rent Public Housing; 2) the Indian Health Service with their role and responsibility in Indian Housing with safe water and sewer; and 3) the Bureau of Indian Affairs with their role in the Housing Improvement Program (HIP).

Integrity.Pride in Heritage.Progress

We respectfully request that the Subcommittee accept our recommendation to support the viable housing programs that are in and have been functioning through the above three programs in Alaska. The programs as they have been delivered should be supported at adequate funding levels and allowed to mature. There is much local support for these programs in Alaska and any major reorganization of the present structure would result in much lost time and money that has gone into developing these programs as they exist now.

In the event political realities prevent the maintenance of the "status quo", and another means of housing delivery is required, the Alaska Federation of Natives would like to see the needs of Alaska and it's Native people addressed. There is a tremendous amount of substandard homes in rural Alaska. According to HUD records (schedule attached) there are 825 applications for homes which have been completely processed and certified as eligible, but remain unfunded. There is an estimated additional need, which is absolutely essential, in the amount of 3,075 new homes needed.

S.644 would not address any of the housing needs in Alaska. In fact, the Alaska Federation of Natives was upset when we learned of the decision by Samuel R. Pierce, Secretary of Housing and Urban Development, not to incorporate by reference, the definition of Indians in the general revenue sharing act, since that act provides assistance for tribes located in Alaska. This

policy of excluding Alaska Natives, while it does not appear in S.644 in so many words, will in fact be the policy and will come out in subsequent regulations promulgated by the Secretary of Housing and Urban Development.

The reasons given for proposing that Alaska Natives be excluded from the federal housing programs are very one-sided and misleading. The Alaska Federation of Natives would like to express our concern on three of the reasons that have surfaced: 1) Alaska Native should be excluded because they do not live on Indian Reservations; 2) Private mortgage lending is available to Alaska Natives; and 3) the State of Alaska is able to take care of it's Native peoples' housing needs.

Issue: Alaska Natives Should Be Excluded Because They Do Not Live on Indian Reservations

Alaska Native people have the same needs for food, health and shelter as everyone else. The proposal in S.644 of separating Alaska and it's Native people from federal housing programs available to other Native Americans is both unjustified and discriminatory. The federal government has a sacred trust responsibility to all Native people not just to Indians living on reservations.

Issue: Private Mortgage Lending is Available to Alaska Natives

Private mortgage lending is not available in most of our rural communities for a variety of reasons. Some of the factors include unclear land titles, remote and isolated building sites and the absence of cash economies.

- 1) Land Title- Obtaining title to land is the most critical regulatory bottleneck for housing delivery in rural Alaska. The interlocking and complicated network of Federal and State regulations and land ownership patterns makes obtaining title to land difficult.
- 2) Remote and Isolated Building Sites- The lending community is generally unwilling to participate in housing in remote and isolated areas because of the high costs of materials and transportation, short construction seasons and inadequate funding for maintenance and operation.
- 3) Absence of Cash Economies- The lending community has absolutely no understanding of their role in communities functioning in a mixed economy.

Issue: The State of Alaska is Able to Take Care of It's Native Peoples' Housing Needs

There is no replacement program with the State of Alaska which could meet the needs of Alaska Native people should Alaska's participation in federal housing programs for Native Americans cease. The State of Alaska does have a home loan program, but it is very difficult for rural Alaskans to qualify. The standards that are used disregard the dramatic differences in the construction and quality of homes built. Even if there was an acceptable program in place, because of falling world oil prices the State of Alaska's revenue is declining dramatically and will further decline in the next decade. This rapid decline forecloses any meaningful level of participation in a comprehensive housing program for Alaska Natives.

STATUS OF HUD HOUSING PROGRAMS (MUTUAL HELP, TK III, LRPH)
 IN 14 ALASKA NATIVE HOUSING AUTHORITIES
 AS OF MARCH 22, 1983
 (IN NUMBER OF UNITS)

Housing Authority	Construction Completed	Under Construction	Not Yet Started Under ACC	Funded	Unfunded Applications	Estimated Additional Needs
Aleutian HA	112	18	-	50	47	100
ASRC HA	199	-	-	82	149	150
AVCP HA	591	-	197	130	187	1,500
Baranof HA	-	-	-	30	-	50
Bering Straits HA	456	-	-	-	34	100
Bristol Bay HA	145	45	-	48	68	150
Cook Inlet HA	174	60	-	60	15	100
Copper River Basin RHA	42	-	40	-	-	50
Interior RHA	325	-	100	15	125	300
Kodiak Island HA	131	48	-	13	20	50
Metlakatla HA	80	24	-	20	25 (elderly)	25
NANA RHA	369	44	-	20	115	150
North Pac. Rim HA	-	-	50	21	40	150
Tlingit-Haida RHA	432	-	-	-	-	200
HUD-ASHA 200 & TK III	449	-	-	-	-	-
TOTAL	3,205	239	337	489	825	3,075

U.S. SENATE,
Washington, D.C., April 22, 1983.

DEAR ———: I am writing to follow up my letter of March 31, 1983 regarding the Senate Rural Housing Subcommittee compromise proposal on Indian housing. The HUD Indian housing proposals contained in S. 644 were held out of the housing bill that was marked up by the Senate Banking Committee on April 13 in order to give tribes time to comment on the Subcommittee compromise.

The Subcommittee is anxious to hear from you as soon as possible so that your comments on the compromise can be taken into account. The Subcommittee must make a recommendation on Indian housing very early in May. While your written comments will still be included in the hearing record if received by May 15, your immediate telephone call would be welcome. Please call my staff persons Ms. Clarie Gilmer or Ms. Mary Dornemann at 202-224-5404.

Thank you for your interest in this issue.

Sincerely,

JAKE GARN.

The Senate Subcommittee on Rural Housing heard testimony on the HUD Indian Housing proposal in a hearing on March 23, 1983. Several provisions in the HUD proposal appear to be unsatisfactory to the Tribes. A compromise proposal was discussed at the hearing. The Subcommittee would like to have your comments on this compromise proposal. Responses received by May 15, 1983 will be included in the hearing record.

While the compromise is expected to be included in the housing bill that will be marked up and reported out by the Senate Banking Committee in mid-April, there will be an opportunity to make improvements to the Indian Housing provisions when the bill comes to the floor of the Senate. We would appreciate having your comments as we legislate an acceptable alternative to the current Indian Public Housing program at HUD. We intend to establish a direct relationship with Indian Tribes and avoid the pitfalls of the current intensive bureaucracy and excessive program expense.

I understand that the Banking Committee of the House of Representatives plans to reauthorize the current Indian Public Housing program with no amendments despite the problems many Tribes have had with the program. Neither the House or the Senate bills will affect BIA or IHS programs in any way.

Enclosed is a package of information for your consideration. Thank you for taking the time to review and comment on this compromise proposal.

SUMMARY OF THE SENATE COMPROMISE PROPOSAL

The definitions of Indian Tribe and Indian reservation will include Alaska Native Villages and land acquired under the Alaska Native Claims Settlement Act, as well as any lands held in trust or otherwise restricted against alienation. No Tribe currently eligible for HUD assisted housing programs will be left out.

Indian families who meet the usual FHA underwriting requirements would be able to get an FHA insured mortgage loan on a home on trust land. Tribes would not be required to cosign the mortgage. The family may be required to pledge its share of tribal income that would normally be distributed to them.

Tribes are made eligible to finance homes under the same low downpayment FHA program as families. These homes could then be rented to Indian or non-Indian tribal employees or other persons as the Tribe saw fit. The Tribe could also use these homes as the basis of a rent subsidy to low-income families. Under this provision, Tribes may be required to pledge future income from tribal resources, or future federal grants, in addition to the rents collected from the homes in order to protect the insurance fund from undue loss.

The insurance premium on subsequent new loans, and the servicing fees under these enabling provisions could be adjusted to keep the fund on an actuarially sound basis.

The Subcommittee is working on a model foreclosure provision that will allow Indian homebuyers full exercise of their rights to due process in a court of law in the event of foreclosure. While the specific language is not yet completed, the provision will show the steps from default to eligibility for the Temporary Mortgage Assistance Program (TMAP); to assignment of the mortgage to HUD, releasing the original lender; to further efforts by HUD to restructure the payment schedule or

attach the homebuyers regular disbursement from tribal income; and finally to foreclosure proceeding in tribal or Federal District Court.

A Comprehensive Housing Grant, entirely separate from the Community Development Block Grants is proposed by the compromise. The Grant establishes a government-to-government relationship with the Tribes, allowing them increased authority in the use of grant funds. The purpose of the Comprehensive Housing Grant is to assist in the development or purchase of new homes and the repair or rehabilitation of existing homes for the benefit of very low-income families residing on trust or restricted land. The full development cost of a home including the safe water and sanitary waste facilities can be funded under the grant.

The Subcommittee is proposing to fund the Comprehensive Housing Grant in a manner similar to the Community Development Block Grant. The authorization will be for \$101 million dollars, each year for three years. At the end of three years, the program will come up for reauthorization.

The number of units assisted depends on the mix of program activities decided on by the Tribe. Assuming all the funds were expended on a single activity there would be:

New homes—\$50 thousand each—2,000 units.

Rehab—\$5 thousand each—20,000 units.

Well and Septic—\$7.5 thousand each—13,300 units.

HUD Indian proposals	Draft subcommittee amendments
Increased Community Development: Block grant from \$33M (fiscal year 1982) to \$75M 3 year authorization.	CDBG set at \$50M, 3 year authorization \$25M transferred to the Comprehensive Housing Grant to increase it to \$10M.
New construction of homes included as an eligible activity.	No change.
Definition of Indian Tribe: Tribe, band, nation or Alaska Native Village recognized by the Secretary of the Interior; provided that part or all of the land is held in restricted or trust status. This new definition amends Community Development, Assisted Housing and FHA law.	Tribe means any Indian or Alaska native tribe, band, nation or other organized group or community of Indians or Alaska Natives recognized as eligible for the services provided to Indians or Alaska Natives by the Secretary of the Interior because of their status as Indians or Alaska Natives.
	Reservation means that area of land, as defined by the Secretary of the Interior over which an Indian Tribe is recognized by the United States as having governmental jurisdiction; land held in trust for the benefit of any Indian tribe or individual or subject to a restriction against alienation; or land acquired by Alaska Natives pursuant to statute by virtue of their unique status as Alaska Natives.
Indian Housing Grant Program: Funding at \$76M available over a 2 year period and then lapse. \$38M for grants tied to \$38M for rental certificates. A "Triple decker" program stacked on FHA insured mortgages.	Comprehensive Housing Grants: Funding at \$101M each year for 3 years.
1,500 units of new construction	Number of units depends on mix of activities. Assuming all funds expended on 1 activity: New homes, \$50 K at 2,000 units. Rehab, \$5 K at 20,000 units. Well and septic, \$7.5 K at 13,300 units.
Grants made on the basis of relative need, administrative capacity, quality of program, and past performance in providing housing.	Grants made on basis of (1) capacity, quality of program, and past performance; and (2) need evidenced by extent of substandard housing, number of very low income families or extent to which program is targeted to concentrated populations of very low income families.

HUD Indian proposals	Draft subcommittee amendments
Application to describe the program proposed by the tribe for developing and operating newly constructed housing and related infrastructure and for providing rental assistance.	
HUD Indian provisions	Draft committee amendments
Tribes required to develop procedure for eviction and substitution of new family.	No change.
Maximum grant to be 100 percent of water and sewer, and 70 percent of development costs or \$15,000.	Restrictions removed. Grant may fund the total costs of home. Purpose of grant is to assist in the development or purchase of new housing and the repair or rehab of existing homes for the benefit of very low-income families residing on trust or otherwise restricted land.
15 year certificates available to assist very low income families in homeownership.	5 year certificates available but not tied to program.
FHA Mortgage Insurance	
New section 302q insures construction loans.	No change.
Tribes eligible for 203b, low downpayment program otherwise available only to families.	Do.
Indian families eligible under standard underwriting principles.	Do.
Tribes must cosign with persons or families on these nonsubsidized loans.	Delete.
Loans are an obligation of the General Insurance fund.	Loans insured under Special Risk Fund.
Insurance premium may be adjusted to achieve actuarially sound program.	No change.
Tribes may be required to pledge income from tribal resources or income from tribal assets or future grants.	Retained only where tribe is homeowner.
No provision.....	Families may be required to pledge their share of tribal income or income from assets held in trust if applicable.
Do.....	Model mortgage foreclosure provision delineating steps from default to TMAP to assignment back to FHA to foreclosure in tribal court of Federal District Court.

List of mortgagors contacted by HUD who said they would be willing to participate in FHA insured loan on trust lands:

Security Pacific, Gulf Coast, Lomas and Nettleton, Cameron and Brown, Schumacher, Shearson America Express, Stockton, Whatley and Davis, Commonwealth, Union Mortgage, Rainier, 1st Interstate, Continental, Knudsen Bankshares, McCue, Citizens Bank and Trust, Ideal Mortgage, Unite Mortgage, North Land, Wachovia Bank, Northwestern, Warner Mortgage, Lomhercht Mortgage, and Amortized Mortgage.

TITLE IV—INDIAN HOUSING

SHORT TITLE

SEC. 401. This title may be cited as the "Indian Housing Act of 1983".

COMPREHENSIVE INDIAN HOUSING GRANTS

SEC. 402. The United States Housing Act of 1937 is amended by adding at the end thereof the following:

"COMPREHENSIVE INDIAN HOUSING GRANTS

"SEC. 17. (a) The Secretary is authorized to make grants to Indian tribes—

"(1) to assist in the development or purchase of new housing and the repair or rehabilitation of existing housing and the provision of infrastructure for the benefit of very low-income families who are members of the tribes residing on trust or otherwise restricted land, and

"(2) to make rental units in such housing affordable by very low-income families who are members of the tribes in accordance with the provisions of section 8(d) relating to assistance with respect to existing housing units.

"(b) Dwelling units assisted under subsection (a) may be (1) owned by a tribe or an Indian Housing authority and leased to very low-income families, or (2) owned by eligible families.

"(c) To receive a grant under this section, an Indian tribe shall submit an application, in accordance with rules and regulations of the Secretary, describing the proposed housing program of the tribe. The Secretary shall make grants based on—

"(1) the capacity of the tribe to carry out the proposed program, taking into account the quality of the proposed program, and the past performance of the tribe in providing housing; and

"(2) the need for grants under this section, as evidenced by such factors as the extent of substandard housing, the number of very low-income families who are members of the tribe, and the extent to which the tribe is targeting housing assistance under the proposed program to areas of concentrated populations of the very low-income families.

"(d) Assistance under this section shall be utilized in a manner which avoids displacement and which promotes community participation in the planning and execution of Indian housing programs and plans, and in a manner which will utilize grant funds provided in the most expeditious manner.

"(e) An Indian tribe or other recipient of assistance under this section may retain any repayments, recaptures, or rents for reuse for the purposes of this section.

"(f) As a condition of receiving a grant under this subsection, the Secretary may require an Indian tribe to demonstrate that an operational mechanism exists for evicting families who fail to make timely rent payments and for substituting other eligible families.

"(c) As used in this subsection—

"(1) the term 'Indian tribe' means any Indian or Alaska Native tribe, band, nation, or other organized group or community of Indians or Alaska Natives recognized as eligible for the services provided to Indians or Alaska natives by the Secretary of the Interior because of its status as such an entity; and

"(2) the term 'trust or otherwise restricted lands' means (A) that area of land, as defined by the Secretary of the Interior, over which an Indian tribe is recognized by the United States as having governmental jurisdiction, (B) land held in trust for the benefit of any Indian tribe or individual or held by any Indian tribe or individual subject to a restriction by the United States against alienation, or (C) land acquired by Alaska Natives under the Alaska Native Claims Settlement Act or any other land acquired by Alaska Natives pursuant to statute by virtue of their unique status as Alaska Natives.

"(h) There are authorized to be appropriated for grants under subsection (a) not to exceed \$101,000,000 for each of the fiscal years ending September 30, 1984, and September 30, 1985."

AMENDMENT TO THE NATIONAL HOUSING ACT

SEC. 403. Section 203 of the National Housing Act is amended by adding the following new subsection at the end thereof:

"(g) The Secretary is authorized to insure under this section any mortgage which involves the development of dwelling units assisted under section 17 of the United

States Housing Act of 1937 and which meets the requirements of this section, except that—

"(1) the Secretary may insure and make commitments to insure under this subsection advances made during construction where the Secretary determines the proposed construction is otherwise acceptable and determines no feasible financing alternative is available; and

"(2) where an Indian tribe or Indian housing authority is the mortgagor or comortgagor, the percentage limitation on the amount of the principal obligation based on the appraised value of a one- to four-family residence contained in section 203(b)(2) shall apply in lieu of the limitation in section 203(b)(8).

The Secretary may require, as a condition of insurance under this subsection, any beneficiary of insurance under this subsection to pledge income from tribal resources or income from tribal assets or to pledge Federal grants under section 17 of the United States Housing Act of 1937 to be used to reimburse the Secretary for any mortgage insurance claim paid in connection with units which are assisted under such section and subject to mortgages insured under this subsection."

SINGLE FAMILY MORTGAGE INSURANCE ON INDIAN RESERVATIONS AND HAWAIIAN HOME LANDS

SEC. 404. Title V of the National Housing Act is amended by adding at the end thereof the following:

"SINGLE FAMILY MORTGAGE INSURANCE ON INDIAN RESERVATIONS AND HAWAIIAN HOME LANDS

"Sec. 533. (a) The Secretary, subject to such special conditions as the Secretary may prescribe, is authorized to insure under any provision of title II of this Act which authorizes such insurance, a mortgage covering a property upon which there is located a one- to four-family residence, without regard to limitations in this Act relating to marketability of title or any other statutory restriction which the Secretary determines is contrary to promoting the availability of such insurance on Indian reservations or Hawaiian home lands if—

"(1) the mortgage (A) is executed by an Indian tribe and the property is located on trust or otherwise restricted lands; or (B) is executed by a member of an Indian tribe who will use the property as a principal residence and the property is on trust lands or otherwise restricted land; or (C) is executed in connection with a property assisted under section 202(a) of the Housing and Community Development Act of 1983; or

"(2) the mortgage is executed by a native Hawaiian on property located with Hawaiian home lands where such property will be used as the mortgagor's principal residence and the Department of Hawaiian home lands of the State of Hawaii is a comortgagor guarantees to reimburse the secretary for any mortgage insurance claim paid in connection with a property on Hawaiian home lands or offers other security acceptable to the Secretary.

Notwithstanding any other provision of this Act, the insurance of a mortgage using the authority contained in this section or section 203(g) shall be the obligation of the Special Risk Insurance Fund created pursuant to section 238 of this Act. The mortgagee shall be eligible to receive the benefits of insurance as provided in section 204 of this Act with respect to mortgages insured pursuant to this section, except that all references therein to the Mutual Mortgage Insurance Fund or the Fund shall be construed to refer to the Special Risk Insurance Fund and all references therein to section 203 shall be construed to refer to the section under which the mortgage is insured.

"(b) Notwithstanding any other provision of this Act, with respect to mortgages covering a property upon which there is located a one- to four-family residence—

"(1) the Secretary may insure and make commitments to insure under title II of this Act pursuant to this section advances made during construction where the Secretary determines the proposed construction is otherwise acceptable and determines no feasible financing alternative is available;

"(2) the Secretary may require an Indian tribe, as a condition of insurance made under title II of this Act pursuant to this section, to pledge income from tribal resources or income from tribal assets or pledge Federal grants to be used to reimburse the Secretary for any mortgage insurance claims paid in connection with residences insured pursuant to this section or, in the case of an individual Indian, the Secretary may require a pledge of his or her share of such income, excluding any Federal grants; and

"(3) the applicable percentage limitation on the amount of the principal obligation of a mortgage based on the appraised value or replacement cost, as appropriate, of a one- to four-family owner-occupied residence contained in title II of this Act shall apply in the case of all mortgages insured pursuant to this section without regard to whether the residences are owner-occupied.

"(c) As used in this section—

"(1) the term 'Indian tribe' means any Indian or Alaska native tribe, band, nation, or other organized group or community of Indians or Alaska Natives recognized as eligible for the services provided to Indians or Alaska natives by the Secretary of the Interior because of its status as such an entity;

"(2) the term 'trust or otherwise restricted land' means (A) that area of land, as defined by the Secretary of the Interior, over which an Indian tribe is recognized by the United States as having governmental jurisdiction, (B) land held in trust for the benefit of any Indian tribe or individual or held by any Indian tribe or individual subject to a restriction by the United States against alienation, or (C) land acquired by Alaska Natives under the Alaska Native Claims Settlement Act or any other land acquired by Alaska natives pursuant to statute by virtue of their unique status as Alaska natives;

"(3) the term 'native Hawaiian' means any descendant of not less than one-half part of the blood of the races inhabiting the Hawaiian Islands previous to 1778; and

"(4) the term 'Hawaiian home lands' means all lands given the status of Hawaiian home lands under the provisions of section 207 of the Hawaiian Homes Commission Act, 1920."

COMMUNITY DEVELOPMENT BLOCK GRANT ACTIVITIES

SEC. 405. Section 105(a) of the Housing and Community Development Act of 1974 is amended—

(1) by striking out "and" at the end of clause (16);

(2) by striking out "; and" at the end of clause (17) and inserting in lieu thereof a period; and

(3) by adding at the end thereof the following:

"(18) in the case of a grant under section 107(b)(3), the development or purchase of housing for use by an Indian tribe on trust or otherwise restricted land."

POSITION PAPERDEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, REGION IXCOUNCIL ON INDIAN POLICY AND PROGRAMSINDIAN HOUSING PROGRAM ANALYSISI. INTRODUCTION

The Council on Indian Policy and Programs (CIPP) was established in March, 1979, by the U.S. Department of Housing and Urban Development (HUD), Region IX, Office of Indian Programs. CIPP serves in an advisory capacity to the regional administrators pursuant to the development of policies and programs. Additionally, the Council reviews national HUD policy and legislative initiatives to ensure their congruency with prevalent needs of Region IX's constituent communities.

The Council is comprised of 16 representatives: four each from the states of Arizona, California, Nevada and New Mexico. The following individuals are current CIPP members:

Arizona

1. Mr. Lloyd Notah, Jr., a tribal administrator for the Gila River Indian Reservation. Responsibilities include the management of HUD Community Development Block Grant programs. Mr. Notah serves on the CIPP Executive Committee.
2. Mr. Ernie Hubbell, a council member for the Navajo Tribe. Mr. Hubbell also serves as Chairperson for CIPP.
3. Mr. David Ramirez, Chairperson of the Pascua/Yaqui Tribal Council.
4. Mr. Joseph Laban, the Executive Director for the Hopi Indian Housing Authority, Hopi Indian Reservation.

California

5. Ms. Darlene Hoffman, Executive Director for the Northern Circle Indian Housing Authority. Northern Circle represents nine tribal groups in California.

6. Ms. Francis Shaw, Chairperson for the Manzanita Indian Reservation. Manzanita is located in southern California. Ms. Shaw is the Secretary for CIPP.
7. Mr. Christopher H. Peters, a Principal Consultant with Peters, Matilton and Associates. The consulting firm provides HUD planning services for Indian tribes throughout California.
8. Mr. Joseph Saulque, Chairperson for the Benton Indian Reservation located in east central California.

Nevada

9. Mr. Lawrence Astro, Chairperson for the Reno Sparks Indian Reservation.
10. Mr. Leland Bliss, tribal administrator for the Lovelock Indian Reservation. His responsibilities include management of HUD Community Development Block Grant programs.
11. Mr. Jerry Millett, the Chairperson for the Duckwater Indian Reservation.
12. Mr. Manuel Cardova, Executive Director for the Pyramid Lake Indian Housing Authority, Pyramid Lake Indian Reservation. Mr. Cardova also serves on the Executive Committee of CIPP.

New Mexico

13. Mr. Domingo Attencio, Council member of the Santo Domingo Pueblo.
14. Mr. Kent Boyer, Administrator for the HUD Community Development Block Grant program for San Dias Pueblo.
15. Mr. John Gonzales, Lieutenant Governor and Planner for the San Ildefonso Pueblo. Mr. Gonzales also serves as the Vice Chairperson for CIPP.
16. Mr. Frank Carno, Commissioner for the Laguna Housing Authority, Laguna Pueblo.

As indicated above, the composition of the Council is represented by an experienced cross-section of tribal officials, program administrators, planners and directors of Indian Housing Authorities. Therefore, it is with these qualifications that Region IX Council on Indian Policy and Programs renders for your review the following Pro/Con Analysis and legislative position paper for future Indian Housing Programs.

II. PRO/CON ANALYSIS

At the April, 1983, meeting, the Council on Indian Policy and Programs completed a Pro/Con Analysis of the existing Indian Housing Program proposals and other legislative initiatives. It should be noted that this analysis represents a "user group" perspective; that is, the Council is made up of individuals who have specialized in the profession of Indian housing and community development, individuals who occupy HUD-constructed homes, and individuals who serve on Housing Authority Commissions and tribal governing bodies. Additionally, the Council is not influenced by national politics or factions of special interests. We do, however, maintain utmost concern for our constituent communities.

The most significant and prevailing concerns among Council members throughout the April meeting were: 1) that the prolonged legislative and departmental debate over "the best Indian housing program" must stop, or at least be referred to a special, bi-partisan "blue ribbon" committee for a more comprehensive and systematic analysis; and 2) that legislation be enacted for the continuation (without delay) of badly needed housing assistance services in the Indian communities. The following major concerns were expressed with regard to existing housing program proposals:

1. Senate Bill 856 (Cochran Bill)

a. Provisions are made within the Cochran Bill to move the Indian Housing Program from the U.S. Department of Housing and

Urban Development (HUD) to the Bureau of Indian Affairs (BIA). The Council expressed concern that such a move, and subsequent establishment of a new (Washington level) Indian Housing Program office, may in fact result in increased and confusing contractual procedures. Additionally, the disruption of the existing Indian Housing Program would result in substantial delays with on-going provisions of badly-needed housing assistance.

Many CIPP members indicated concern that BIA-sponsored Indian housing programs would not provide the same level of program monitoring and administrative support as currently enjoyed through HUD Office of Indian Programs.

b. Under the section entitled "Definitions," the Cochran Bill describes adjusted family income to be lower than the amount required under the existing HUD program. However, Council members expressed concern that with the additional cost of insurance, utilities, maintenance and other costs that are taken into consideration with the existing HUD programs, but are not considered in the Cochran legislation, the actual minimum monthly payment cost to tribal members may in fact be much higher than what is currently required in the existing program.

c. The Council expressed concern that the Cochran bill's definition of "standard housing" was far too restrictive and thereby constrained the flexibility of program implementation. The definition does not accommodate cultural diversity, architectural needs, nor engineering design characteristics of many of our communities. Of specific concern was the proposed family size

per dwelling requirement (e.g., 570 square feet for a family of four, 850 square feet for a family of five to seven, and 1,000-1,200 square feet for a family of eight or more). This legislated mandate for family/dwelling size ratio will result in a general disrespect for residential units as exemplified in low to non-maintenance of newly-constructed dwellings and possible unit abandonment within a five to ten-year period of time.

d. Under disbursement section 206(a), the Cochran bill indicates that the initial disbursements may include costs for preliminary planning and administration. In this regard, the Council expressed a positive opinion with this provision.

e. Under the housing assistance contract provision, section 209(b)(3), the Cochran bill indicates that families shall accept the responsibility for utilities and maintenance. The Council expressed concern that such costs may be too high and upwardly skew minimum payment requirements beyond the financial means of constituent communities.

f. Under minimum payment section 210(2), the Cochran legislation indicates that minimum monthly payments shall include a premium for insurance. However, the bill does not specify the amount of such premiums. Therefore, the Council expressed concerns that premium costs may increase monthly payment obligations beyond the scope of family budgets.

g. Although provisions are made within the Cochran bill for rental housing, Council indicated concern that there are no provisions for low-income family certificates. Additionally,

the Council expressed concerns that Section 8 housing assistance or a similar program was absolutely necessary for any Indian housing program.

h. Under the provision entitled "Downpayment Assistance," section 218, the Council expressed concerns that 10% maximum may not be high enough in today's realty market. 20 percent was more commonly accepted among Council members.

i. The Council expressed positive opinion regarding the provision for training and technical assistance (section 402). It was the general consensus among the Council that more training and technical assistance was needed in the area of housing and community development.

In summary, the Council expressed concerns that the Cochran bill, if enacted, would not appropriately address the housing needs within Region IX Indian communities. With the anticipated problems involved in a BIA-administered housing program, unnecessary delays in on-going services and the statutory mandate for standard housing construction, the Council voted not to endorse the Cochran bill.

2. HUD Indian Housing Program Proposal

a. The existing HUD Indian Housing Program, funded under the Housing Assistance Act of 1934 as amended, was also reviewed by the Council on Indian Policy and Procedures. The Council expressed concerns with the high cost of housing production, regulatory complexity, and the lack of cultural sensitivity

that is prevalent in the existing program.

b. The Council conceded that the poor administrative track records among Indian housing authorities, particularly in rent collection, has adversely impacted the existing program. However, in recent years, Indian housing authorities and tribal governments have improved management capabilities. Thus with greater understanding of administrative and programmatic requirements, improved cost efficiency in housing production has been evident.

c. HUD's administration of the program was severely criticized by the Council as being too slow, excessively regulated, and unresponsive to the needs of participating tribal groups.

d. The HUD Mutual Help program received favorable reviews among Council members. The Mutual Help program provides an opportunity of home-ownership to beneficiaries. The Council felt that the quality of HUD-constructed homes was very good.

e. The Council felt strongly that any disruption of existing housing programs would result in significant delays in on-going provision of housing services. Therefore, Council expressed a preference to improve the existing housing program, rather than initiating a new program with new regulations.

f. The Council indicated significant concern with the HUD administration's prolonged delays in developing an Indian housing program proposal. Such delays may have jeopardized tribal and national Indian organizational support for the department. The Council expressed support for the Cochran bill only as an

alternative method of providing housing assistance to needy Indian families, should existing housing program be eliminated.

g. The existing HUD Community Development Block Grant program received favorable reviews among the Council; however, the Council expressed a need for increased dollar allocation for the block grant program, as well as increased program authority to include, but not be limited to, new construction.

3. HUD Indian Housing and Block Grant Program, and Senate Compromise Proposal

a. The Council expressed congruency with both the HUD proposal and senate compromise position for increased flexibility in construction and design of standard housing. Such flexibility is not provided for within the Cochran legislation.

b. The Council opposes the HUD proposal and supports the senate compromise position regarding eligibility of applicants. Specifically, we support definition of Indian tribes and Indian reservations that includes Alaskan native villages as eligible program participants.

c. In both the HUD proposal and senate compromise position, eligibility of services under the "Indian Housing Program" was restricted to "very low income families." The Council expressed concerns that without a specific definition of "very low income," we are unable to determine eligibility for area recipients.

d. The Council opposed the HUD proposal that restricts the

Indian housing grant program to 70 percent of housing development costs, and favors the senate compromise position for a Comprehensive Housing Grant Program. The comprehensive program provides grants for the total construction of new homes. However, because of the significant lack of detail in description provided under both of the above-said Indian housing programs, the Council has taken a position in support of continuing the existing Mutual Help Indian Housing Program.

e. The Council has expressed support for both the HUD proposal and senate compromise position that makes FHA insurance available on Indian reservations. Additionally, the Council was supportive of the Cochran legislation that provided for guarantee loans to be made for acquisition or construction of standard homes. The Council feels strongly that the federal government must decrease its continued involvement in the financing of Indian housing and make appropriate provisions to enable the private sector to assume a greater amount of responsibility in this regard.

f. The Council supports the provisions of the HUD proposal for construction advances, and further, the Council supports the continuation of existing Section 8 Indian Housing Programs.

g. The Council strongly supports the provision in the HUD proposal for the Indian Block Grant Program. Specifically, we support the expanded authority under the block grant program for new home construction and capital grants. Additionally, the Council is supportive of increasing the block grant budgetary allocation to the proposed \$75 million level.

III. CIPP LEGISLATIVE POSITION FOR AN IMPROVED INDIAN HOUSING PROGRAM

The Council on Indian Policy and Programs expressed strong support for the continuation of the Indian Housing Program within the U.S. Department of Housing and Urban Development (HUD). The Council's firm position is based on the following major considerations:

- 1) HUD has a proven track record for constructing high quality homes for Indian people;
- 2) HUD has the administrative mechanism, or vehicle, currently intact for the provision of housing services constituent communities;
- 3) Indian tribes and Indian housing authorities are familiar with the administrative and programmatic requirements currently established in HUD;
- 4) Any major disruption with the existing Indian Housing Program would result in substantial delays with the on-going provision of badly needed services.

Pursuant to the above said considerations, the Council herewith proposes a legislative position that will modify or improve the existing HUD Indian Housing Program. The Council feels confident that the proposed improvements will address congressional concerns and better accommodate the diverse needs among Indian communities.

1. Housing Development Component

The Council proposes the continuation of the existing Mutual Help and low rent housing program. The following changes are recommended:

- a. Production costs. The Council expressed concern that the production costs with the existing HUD program be analyzed

and appropriate reductions be made. However, the Council expressed concern that substantial reduction in dwelling size not be the primary focus for cost savings.

b. Minimum property standards. The Council recommends that minimum property standards be analyzed from both a regulatory and cost efficiency perspective. Again, the Council expressed concerns that dwelling size not be the primary focus for improving cost efficiency.

c. Regulatory requirements. The Council proposes that a comprehensive analysis of existing housing production regulatory requirements be analyzed. Further, such analysis should be made from a cost efficiency perspective.

d. Administrative cost analysis. The Council proposes that the HUD Indian Housing Program administration be reviewed and appropriate reductions made. The Council feels confident that personnel and administrative support staff currently required for monitoring of the unnecessary regulatory requirements can be eliminated.

e. Improving management operations. The Council recommends that provisions be made for improving the management and operations of Indian housing authorities, specifically in the area of rent collection. Additionally, we recommend that an analysis of the internal management and operations of the HUD administration be completed with the intent of expediting decision making and improving responsiveness to tribal needs.

In summary, with the above-said changes, the Council is

confident that the existing housing development program can be administered more effectively, economically and more efficiently. Additionally, there will be no disruption in on-going provision of services to the Indian communities.

2. HUD Community Development Block Grant Program

The Council has expressed strong support for the continuation of the existing Indian Community Development Block Grant program. The Council feels that with increased budgetary allocations and expanded authority, the Block Grant program will be a viable vehicle for improving housing development while maximizing cost efficiency. Additionally, the existing Block Grant program is contracted directly to Indian tribal councils; thus, with the expanded authorization of block grant programs, Indian tribes will be provided the opportunity of greater participation in a wide range of housing and community development activities. The Council recommends that the Block Grant program be expanded to include the following activities:

- a. The Council proposes to expand the authority of the CDBG program to include the construction or acquisition of new standard housing. Further, such housing will address the basic health, safety and durability standards as articulated in established national model codes for housing development or standard codes to be adopted by tribes for local use.

- b. That provisions be made within the new block grant program to include initial disbursements for preliminary planning and administrative costs pursuant to housing site development

and construction or acquisition of new residential units.

c. That provisions be made within the Block Grant program for either FHA insured mortgages or other legislatively guaranteed loans for acquisition or construction of standard homes.

d. That provisions be made enabling down payment assistance to be authorized under the Block Grant program for construction or acquisition of homes. Further, such down payment assistance shall be based on an analysis of family income, but may not exceed .3 percent of total construction or acquisition costs.

e. That provisions be made for grant allocations to tribal governments pursuant to the planning and construction of single and/or multi-family low rent residential units.

f. That provisions be made under the expanded authority for Block Grant programs to include the use of Section 8 Housing Assistance for other subsidies for eligible families who are unable to afford debt services pursuant to monthly housing costs.

g. That provisions be made under the expanded authority of the Block Grant program to enable the provision of training and technical assistance pursuant to a broad range of housing and community development activities.

In summary, the proposed expanded authority under Block Grant programs would not circumvent tribal governments' use of such funds for activities currently authorized. It would, however, enable tribal governments to assume a more active role in the construction and acquisition of Indian housing. Additionally, the proposed expanded program would enable the HUD administration to field-test a variety of alternative methods for housing assistance on Indian reservations.

LAW OFFICES

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MARY V. BARNEY
LOFTUS E. BECKER, JR.
DONALD J. SIMON

April 12, 1983

Honorable Jake Garn
Chairman, Committee on Banking,
Housing and Urban Affairs
United States Senate
DSOB 534
Washington, D.C. 20510

Re: Indian housing program (our
file--148.21)

Dear Senator Garn:

We serve as general counsel to the Assiniboine and Sioux Tribes of the Fort Peck Reservation, Montana, the Shoshone Tribe of the Wind River Reservation, Wyoming, and the Standing Rock Sioux Tribe of the Standing Rock Reservation, North and South Dakota. On their behalf, we submit the following comments concerning the Indian housing program in S. 644. Please add our comments to the record of the hearing held by the Rural Housing Subcommittee on March 23, 1983.

There is a serious shortage of decent, safe and sanitary housing on Indian reservations today. Even so, the problem was even more acute only a few years ago. Before the advent of significant federal funds for Indian housing in the early 1960s, many Indian families were forced to live in dirt floor cabins and makeshift lean-tos. The gradual progress from such wretched housing conditions to the more acceptable -- albeit still inadequate -- conditions that exist today has been one of the most welcome and necessary developments for the Indian people during the second half of the twentieth century. This progress must be maintained, and can only be maintained through a continued federal role in providing housing for Indians.

We are pleased that President Reagan and this Committee have recognized the need for a federally assisted Indian housing program. In addition, we agree with the Committee that the program as originally proposed by the

President requires substantial revision if it is to be fair and workable. However, we are extremely concerned, as are our clients, over the Committee's plans to mark up its compromise version of the program on April 13. The 50 tribes to whom the Committee sent a draft of its compromise program only received the draft a few days ago and will certainly not be able to analyze it, submit comments, and have those comments fully considered before the 13th. Nor have the program's features been given thorough discussion at a hearing. Although portions of the program were discussed at the hearing on March 23, that brief hearing, with only four Indian witnesses giving testimony, certainly did not provide an adequate forum for consideration of a program of this importance.

Furthermore, the program as described in the draft bill sent to the tribes is incomplete. Specifically, the procedure for foreclosure on FHA mortgage defaults is not included in the bill -- a particularly unfortunate omission given the acknowledged importance of an acceptable procedure if banks are to lend money for tribal mortgages.

We urge the Committee to delay mark-up of the Indian portion of S. 644 until tribes have had a full opportunity to present their views. We do not believe that substantial revisions of such an important bill can be, or should be, accomplished on the floor. And substantial revisions are needed if tribes are to support the program.

We now proceed to present our comments on the bill. We fully agree with several changes the Committee has proposed in S. 644 as currently drafted. One very desirable change is the elimination of the requirement that tribes co-sign mortgages for individual Indians and pledge income from tribal assets in support of those mortgages. Most tribes would refuse to submit to this unjustified financial burden, making it impossible for individual Indians to obtain mortgages for which they were otherwise qualified. And for tribes which did enter such arrangements, the results could be financially disastrous.

We also applaud the Committee's proposal to eliminate the "write down" concept as a requirement and allow the "comprehensive housing grants" to cover 100% of housing construction costs. It would have been impossible for tribes and individual Indians with few or no assets to finance the 30% of the costs not covered by the "write-down" grant.

We also agree that a tribe's need for housing and the extent to which it would target funded housing to low-income members should be considered in evaluating grant applications. Housing funds are limited, and should be directed toward the neediest tribes and individuals. And finally, we applaud the Committee's decision to increase significantly the funds authorized for the Indian housing program.

We support the basic concept of "comprehensive housing grants." These grants would provide tribes with the flexibility they need to develop innovative housing plans. However, we are concerned that the bill does not authorize funds for technical assistance. Many tribes, particularly poorer tribes with little experience in the housing field, will need such assistance to develop and implement viable housing plans. Therefore, we urge the Committee to authorize additional funds for technical assistance.

As noted, we are also concerned over the lack of a foreclosure procedure in the FHA component of the bill. This procedure is essential to the success of the FHA program on Indian reservations. While banks may not lend money without an appropriate procedure, tribes must not be asked to pledge tribal income as security for loans without a default procedure that will afford them due process. The bill should not be marked up if the default procedure has not been developed and carefully considered by the Congress after the tribes are given the opportunity to comment.

We appreciate the opportunity to present these comments on behalf of our clients. Once again, we urge the Committee to delay mark-up of the Indian housing portion of S. 644.

Sincerely,

Reid Chambers

Reid Peyton Chambers

RPC:mjf

ARAPAHOE BUSINESS COUNCIL M TRO
PO BOX 217
FT WASHAKIE WY 82514 12AM

Western
Union Mailgram



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SENATOR JAKE GARN CHAIRMAN
HUD-INDEPENDENT AGENCIES
1241 DIRKSEN SENATE OFFICE BLDG
WASHINGTON DC 20510

WHEREAS THE SENATE RURAL HOUSING SUBCOMMITTEE HAS COMPROMISED SENATE BILL S. 644 AND HAS REQUESTED COMMENTS FROM INDIAN TRIBES WITH REGARD TO INSERTING THE INDIAN HOUSING SECTION,

WHEREAS THE NORTHERN ARAPAHOE BUSINESS COUNCIL ADAMANTLY OPPOSES ANY FLOOR AMENDMENTS TO INSERT INDIAN HOUSING INTO SENATE BILL S. 644,

WHEREAS THE NORTHERN ARAPAHOE BUSINESS COUNCIL EXPRESSES THEIR OPPOSITION TO ANY NEW LEGISLATION THAT MAY BE PROPOSED EFFECTIVE TO INDIAN HOUSING,

NOW THEREFORE BE IT RESOLVED THAT THE NORTHERN ARAPAHOE BUSINESS COUNCIL VIGOROUSLY VOICES THEIR OPPOSITION TO ANY FLOOR AMENDMENTS TO INSERT INDIAN HOUSING INTO SENATE BILL S. 644,

BE IT FURTHER RESOLVED THAT THE NORTHERN ARAPAHOE BUSINESS COUNCIL STRONGLY URGES THE MEMBERS OF THE UNITED STATES SENATE NOT TO INTRODUCE ANY NEW LEGISLATION EFFECTIVE TO INDIAN HOUSING,

BE IT FURTHER RESOLVED THAT THE TRIBES COMMENTS TO S. 644 BE RECOGNIZED AND CONSIDERED DURING THE FINAL DELIBERATION BY THE SENATE RURAL HOUSING SUBCOMMITTEE

RESPECTFULLY SUBMITTED
WAYNE FELTER CHAIRMAN NORTHERN ARAPAHOE BUSINESS COUNCIL
PO BOX 217
FT WASHAKIE WY 82514

17128 EST

MGMCOMP

ARAPAHOE BUSINESS COUNCIL W TRO
PO BOX 217
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Western
Union Mailgram



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SENATOR JAKE GARN CHAIRMAN
HUD-INDEPENDENT AGENCIES
1241 DIRKSEN SENATE OFFICE BLDG
WASHINGTON DC 20510

WHEREAS THE UNITED STATES HOUSE OF REPRESENTATIVES HAS INTRODUCED
BILL H.R. 1901 WHICH CONTAINS A SECTION DETRIMENTAL TO INDIAN
HOUSING,

WHEREAS THE NORTHERN ARAPAHOE TRIBE OF THE WIND RIVER INDIAN
RESERVATION URGES COMPLETE DELETION OF THE SECTION CONTAINING INDIAN
HOUSING IN H.R. 1901

NOW THEREFORE BE IT RESOLVED THAT THE NORTHERN ARAPAHOE BUSINESS
COUNCIL URGES THE CONGRESSIONAL DELEGATION TO STRIKE THE INDIAN
HOUSING SECTION FROM H.R. 1901.

BE IT FURTHER RESOLVED THAT THE NORTHERN ARAPAHOE TRIBE COMMENTS BE
RECOGNIZED AND TAKEN INTO CONSIDERATION DURING FINAL DELIBERATIONS BY
THE UNITED STATES HOUSE OF REPRESENTATIVES

RESPECTFULLY SUBMITTED
WAYNE FELTER CHAIRMAN NORTHERN ARAPAHOE BUSINESS COUNCIL
PO BOX 217
FT WASHAKIE WY 82514

17106 EST

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MICCOSUKEE TRIBE A DRAKE
PO BOX 440021
MIAMI FL 33144 2944



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SENATOR JAKE GARN
U S SENATE
WASHINGTON DC 20510

THE MICCOSUKEE TRIBE IS IN SUPPORT OF HR1928, THE INDIAN HOUSING ACT
OF 1983. WE FEEL THIS PROGRAM WOULD BEST MEET INDIAN HOUSING NEEDS.
BUFFALO TIGER CHAIRMAN MICCOSUKEE TRIBE OF INDIANS OF FLORIDA

15156 EST

MGMCOMP

THE SAULT STE. MARIE TRIBE OF
CHIPPEWA INDIANS

206 GREENOUGH ST.
SAULT SAINTÉ MARIE,
MICHIGAN 49783

May 20, 1983

Senator Jake Garn
United States Senate
Washington, D. C. 20510

Dear Senator Garn,

As Chairman of the Association of Michigan, Minnesota and Wisconsin Housing Authorities, I am enclosing for your information two resolutions:

- 1) Supporting 5,000 units for FY 84 Appropriation for Indian Housing; and
- 2) The establishment of a working committee for modified HUD Indian Housing Programs.

The resolutions are self-explanatory but if you have any questions or concerns, please do not hesitate to call on me. My phone number is 906-635-0581. Thank you.

Sincerely,

Bernard Bouschor

Bernard Bouschor, Chairman
Association of Michigan,
Minnesota and Wisconsin
Housing Authorities

BB/kf

Enclosure

cc: Arlyce Sparks
file



Resolution 5-19-83 A

Support for 5,000 Units for FY '84
Appropriation for Indian Housing

WHEREAS, the existing HUD Indian Housing Program has, in the Minnesota, Wisconsin and Michigan region, 6,046 housing units in management, construction, or in the pipeline; and

WHEREAS, member Housing Authorities of the Tri-State Housing Association have established a productive working relationship with HUD Region V, Chicago Office of Indian Programs staff to produce housing units for tribal people; and

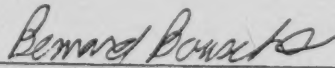
WHEREAS, a working committee of American Indian people will be formed to advise HUD of needed changes and revisions to the existing HUD Indian Housing Program; and

WHEREAS, the U. S. Senate Appropriations Committee is presently considering appropriation of 5,000 units for the existing HUD Indian Housing Program.

NOW, THEREFORE, BE IT RESOLVED, that the Tri-State Housing Association of Minnesota, Michigan and Wisconsin, support the U. S. Senate appropriation of 5,000 units for the existing HUD Indian Housing Program.

C E R T I F I C A T I O N

As Chairman of the Association of Michigan, Minnesota and Wisconsin Indian Housing Authorities, I hereby certify that the foregoing resolution was duly adopted by an affirmative vote and that said resolution has not been rescinded or amended in any way.



Bernard Bouschor, Chairman

Resolution 5-19-83B

Establishment of Working Committee
for Modified HUD Indian Housing Programs

WHEREAS, the Tri-State Housing Association of Michigan, Minnesota and Wisconsin held their quarterly meeting at Bemidji, Minnesota on May 18 - 19, 1983; and

WHEREAS, Mr. Raymond Combs, Special Assistant to the Secretary of HUD for Indian Programs, agreed that a working committee could be established with a mission to modify the existing HUD Indian Housing Programs to make it more workable in Indian country.

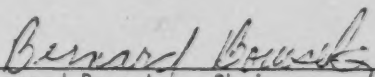
NOW, THEREFORE, BE IT RESOLVED, that the members of the Tri-State Housing Association of Michigan, Minnesota and Wisconsin composed of 27 Housing Authorities is recommending that the composition of the committee be composed of two Tribal Indian Housing Representatives from each OIP Region to revise and refine the existing HUD Indian Housing Program.

BE IT FURTHER RESOLVED, that HUD sponsor, fund and implement said committee immediately.

BE IT STILL FURTHER RESOLVED, that Housing Authorities take this opportunity to submit this resolution to their local and national representatives in seeking their support on this matter.

C E R T I F I C A T I O N

As Chairman of the Association of Michigan, Minnesota and Wisconsin Indian Housing Authorities, I hereby certify that the foregoing resolution was duly adopted by an affirmative vote and that said resolution has not been rescinded or amended in any way.


Bernard Bouschor, Chairman

THE SAULT STE. MARIE TRIBE OF
CHIPPEWA INDIANS

206 GREENOUGH ST.
SAULT SAINTE MARIE,
MICHIGAN 49783

June 1, 1983

Senator Jake Garn, Chairman
Committee on Banking, Housing and Urban Affairs
United States Senate
Washington, D.C. 20510

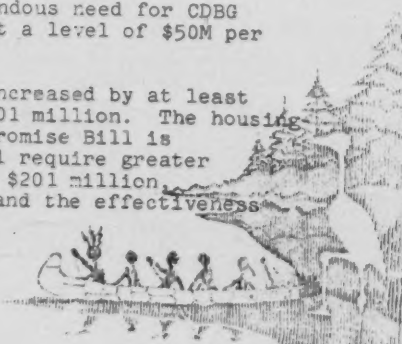
Dear Senator Garn:

I am taking this opportunity to inform our nation's elected Congressional and Indian Leadership of the views of the Sault Ste. Marie Tribal Council because of the vital importance of the survival of the Indian Housing Program. There has been a great deal of pressure put upon Indian Tribal governments to support one legislative approach or another. We have spent much time and effort in an attempt to truly define the issues and to seek the best legislative solution to our Indian Housing needs. We offer the results of our labor and study for your use.

The Sault Ste. Marie Tribal Council supports the Senate Subcommittee on Housing Compromise Amendments as clearly the best available legislative proposal for Indian Housing. We do however, make some essential recommendations for modification.

First, in order to impact the tremendous need for CDBG funding, the authorization must be at a level of \$50M per year for 3 years.

Second, the funding level must be increased by at least 100 million from \$101 million to \$201 million. The housing program proposed in the Senate Compromise Bill is basically a grant program which will require greater front end funding, without at least \$201 million the program level will fall short, and the effectiveness of the program will be threatened.



Third, In order for Tribes to establish the appropriate mechanism to administer the Housing program, an administrative fund must be authorized as needed from each Grant until such time as the Housing program would become self-sustaining.

Fourth, grants should not be made on the basis of past performance within the existing HUD Program but should be based on the performance within the Housing Grant Program, with all Tribes starting with a clean slate.

Finally, the definition of "very low income" must be changed from the proposed 50 percentum of 75 percentum of the national median family income in order to properly coordinate with other available reservation loan programs. Failure to raise the level to 75 percent would leave a gap between the \$11,000 to \$15,000 annual family income range.

We are pleased that the Senate Compormise Bill has removed the requirement to pledge trust assets to secure mortgages within the Comprehensive Housing Grant Program. However, under the FHA Mortgage Insurance Program the requirement still exists to pledge trust income from tribal resources, assets and future grants. We find this requirement totally inconsistant with President Reagan's Indian Policy on government to government relationships, which were again restated in his May 13, 1983 Indian Day Proclamation. In his proclamation he once more underscored the fact that "The Constitution, treaties, laws, and court decisions have consistantly recognized a unique political relationship between Indian tribes and the United States". Furthermore, before any authorization could even be granted as a course of action of this nature, a referendum by all tribal members would be needed. We want to re-emphasize our opposition to any proposal to mortgage or pledge our reservation land, resources or other assets. Indian people have lost far to much of their land and resources already to even consider risking further loss. We note that it has not been suggested that state and local governments pledge publicly owned lands to secure federally insured mortgages for their citizens, why then should Indian people even consider it?

The Sault Ste. Marie Tribal Council feels that since the Senate Compromise Bill has removed those provisions of the original HUD proposal which were most objectionable to Indian people, i.e.

(1) the requirement that Tribes pledge trust assest as co-mortgages, and (2) the requirement for conventional financing for a portion of the housing costs, that it is far superior to the other suggested proposals.

We also want to make it clear that we are strongly opposed to the Cochran/Udall Bill, H. R. 1928 (and its Senate Companion Bill. S. 856) because it creates more problems for Indian people that it resolves. First, we all know that the BIA is not the appropriate agency to administer the Indian Housing program, because of it's past record of failure in the delivery of services to Indian Tribes. The BIA lacks the necessary technical capacity and program management philosophy. It is a paradox that at a time when the Indian tribes leaders are loudly complaining that the BIA has reverted to its 19th century style of paternalism, that some of the same tribes are seriously considering supporting an effort to add new programs to that long list of BIA failures. BIA has promised that this housing program would be different - that they can do a good job with housing. This is ridiculous. The recent mess caused by the BIA's attempt to "fairly" allocate the \$30 million of Home Improvement (HIP) authorized under the Jobs Bill clearly shows that the BIA ignored its own priority formula and again awarded the money on a political or reward basis.

There are further technical defects to H.R. 1928, in addition to the overriding problem, that the BIA can't administer a successful housing program under H.R. 1928:

- (1) There is no provision for a master insurance contract for all housing agencies.
- (2) There is no funding provided for new Housing Agency start up.
- (3) There is no provision for payment of costs involved in preparing plans and specifications in the event the application is not approved.
- (4) Under Section 220, it is unclear as to what extent the Tribe is to be responsible for residual rental unit receipts, i.e. the amount required by the renting

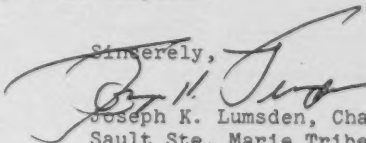
family (and the family would be responsible) or the amortized rate (in which case, most Tribes would not participate.)

- (5) Section 305 is unclear as to who would submit the application to the Secretary for approval - the family or the Housing Agency.

Your staff has raised the question as to why there has been no Tribal response to the request for input on the Senate Banking Compromise Proposal. The chief reason is that the tremendous lobbying effort put forth by the BIA in support of HR 1928 has created a fear of economic reprisal toward the tribes not supporting HR 1928, should the BIA be successful in it's effort to have HR 1928 passed into law. This fear is based on the past record of the BIA in its treatment of tribes that do not conform to their way of thinking. The fear is further evidenced by my personal experiences in dealing with the BIA in the past years. There is no reason to believe that the fear is not justified and would not surface once the BIA secured control of the Indian Housing Program. With the tremendous need for Indian Housing, there is no room for the games that the BIA plays in it's selection of which Tribes will receive assistance under their programs.

The Indian People have been led to believe by the BIA that the continuation and revision of the current HUD Indian Housing Program is highly unlikely and therefore support must be given to the BIA proposed HR 1928 or else run the risk of ending up without any Indian Housing Program. This is not true. The Secretary of HUD has invited Indian people to meet with his staff and work with them to revise the 1983 program, policies and regulations. Further, the proposed Senate Subcommittee Compromise proposal to be included in Bill S. 644 offers a good opportunity to continue and improve the Indian Housing Program. For these reasons Sault Ste. Marie Tribe of Chippewa Indians supports the Senate Compromise Proposal.

Sincerely,



Joseph K. Lumsden, Chairman
Sault Ste. Marie Tribe of Chippewa
Indians

The Chippewa Cree Tribe of the Rocky Boy's Reservation

Phone 395-4478 or 395-4727 · Rocky Boy Route · Box Elder, Montana 59521

June 7, 1983

The Honorable John Melcher
United States Senate
Senate Hart - 730
Washington, D.C. 20510

Dear Senator Melcher:

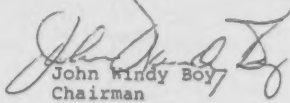
The Chippewa Cree Tribe of Rocky Boy Montana would like to convey to you our support of the Senate "compromise proposal" for Indian housing.

As you know the current HUD program has resulted in constant problems of administration and conflict. The result has been that aid to our tribe has been held up or denied when our need is demonstrably among the most serious in the country. It is our feeling however, that the provisions in S.856 will only recreate the same management problems and punitive response by the BIA that now exist under HUD.

We believe that the "compromise proposal" now in the Senate Housing Subcommittee represents a more workable approach to solving our housing problems. We support the comprehensive grant because it would allow us to craft a program that would be tailored to our own tribal needs and policies.

Thank you for your consideration of our position on this issue that is so crucial to the future development of Indian housing.

Sincerely,


John Windy Boy
Chairman

OFFICERS

ROGER L. MURPHY, Chairman
ROYCE S. CHASE, SP. Secretary
ALVIN R. OLIVER, Treasurer

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7 HEREDITARY CHIEFS

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DULUTH, MINNESOTA

RED LAKE BAND of CHIPPEWA INDIANS

Phone 218/679-3341
RED LAKE, MINNESOTA 56671

UPPER RED LAKE

• PONEMAN

LOWER RED LAKE

RED LAKE •

• REDDY

May 20, 1983

Senator Jake Garn, Chairman, Committee on Banking, Housing, and Urban Affairs
United States Senate
U.S. Capitol
Washington, D.C. 20510

Dear Senator Garn:

I am taking this opportunity to inform our nation's elected Congressional and Indian leadership of the views of the Red Lake Tribal Council because of the vital importance of the survival of the Indian Housing Program. There has been a great deal of pressure put upon Indian Tribal governments to support one legislative approach or another. We have spent much time and effort in an attempt to truly define the issues and to seek the best legislative solution to our Indian Housing needs. We offer the results of our labor and study for your use.

The Red Lake Tribal Council supports the Senate Subcommittee on Housing Compromise Amendments as clearly the best available legislative proposal for Indian Housing. We do however, make some essential recommendations for modification.

First, in order to impact the tremendous need for COBG funding, the authorization must be at a level of \$50M per year for 3 years.

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- RED LAKE ENTERPRISES -

Red Lake Indian Sawmills (70 Years)

Red Lake Cedar Fence Plant

Chippewa Arts & Craft Shop

Red Lake Housing Industry

Red Lake Fishing Industry (54 Years)

Home of the Famous Red Lake Walleyes

Fourth, grants should not be made on the basis of past performance within the existing HUD Program but should be based on the performance within the Housing Grant Program, with all Tribes starting with a clean slate.

Finally, the definition of "very low income" must be changed from the proposed 50 percentum of 75 percentum of the national median family income in order to properly coordinate with other available reservation loan programs. Failure to raise the level to 75 percent would leave a gap between the \$11,000 to \$15,000 annual family income range.

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The Red Lake Tribal Council feels that since the Senate Compromise Bill has removed those provisions of the original HUD proposal which were most objectionable to Indian people, i.e. (1) the requirement that Tribes pledge trust assets as co-mortgages, and (2) the requirement for conventional financing for a portion of the housing costs, that it is far superior to the other suggested proposals.

We also want to make it clear that we are strongly opposed to the Cochran/Udall Bill, H.R. 1928 (and its Senate Companion Bill, S. 856) because it creates more problems for Indian people than it resolves. First, we all know that the BIA is not the appropriate agency to administer the Indian Housing program, because of its past record of failure in the delivery of services to Indian Tribes. The BIA lacks the necessary technical capacity and program management philosophy. It is a paradox that at a time when the Indian tribes leaders are loudly complaining that the BIA has reverted to its 19th century style of paternalism, that some of the same tribes are seriously considering supporting an effort to add new programs to that long list of BIA failures. BIA has promised that this housing program would be different - that they can do a good job with housing. This is ridiculous. The recent mess caused by the BIA's attempt to "fairly" allocate the \$30 million of Home Improvement (HIP) authorized under the Jobs Bill clearly shows that the BIA ignored its own priority formula and again awarded the money on a political or reward basis.

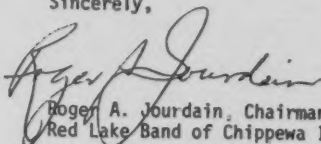
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Your staff has raised the question as to why there has been no Tribal response to the request for input on the Senate Banking Compromise Proposal. The chief reason is that the tremendous lobbying effort put forth by the BIA in support of HR 1928 has created a fear of economic reprisal toward the tribes not supporting HR 1928, should the BIA be successful in it's effort to have HR 1928 passed into law. This fear is based on the past record of the BIA in its treatment of tribes that do not conform to their way of thinking. The fear is further evidenced by my personal experiences in dealing with the BIA for the past 40 years. There is no reason to believe that the fear is not justified and would not surface once the BIA secured control of the Indian Housing Program. With the tremendous need for Indian Housing, there is no room for the games that the BIA plays in it's selection of which Tribes will receive assistance under their programs.

The Indian People have been led to believe by the BIA that the continuation and revision of the current HUD Indian Housing Program is highly unlikely and therefore support must be given to the BIA proposed HR 1928 or else run the risk of ending up without any Indian Housing Program. This is not true. The Secretary of HUD has invited Indian people to meet with his staff and work with them to revise the 1983 program, policies and regulations. Further, the proposed Senate Subcommittee Compromise proposal to be included in Bill S. 644 offers a good opportunity to continue and improve the Indian Housing Program. For these reasons Red Lake supports the Senate Compromise Proposal, and withdraws any previous support for HR 1928.

Sincerely,



Roger A. Jourdain, Chairman
Red Lake Band of Chippewa Indians

cc: Senator John Tower
Senator William Proxmire
Senator Mark Andrews, Chairman, Senate Select Committee on Indian Affairs
Congressman Morris Udall, Chairman, House Committee on Interior and Insular Affairs
Congressman Henry Gonzalez
Senator Pete Domenici
Senator Ted Stevens
Congressman Sidney Yates
Congressman Edward Boland
Senator Rudy Boschwitz
Senator Dave Durenberger
Congressman Arlan Stangeland
Congressman Bruce Vento
Congressman Vin Weber
Congressman Gerry Sikorski
Congressman Timothy Penny
Congressman Bill Frenzel
Congressman Martin Sabo
Congressman James Oberstar
Raymond Combs, Special Assistant, Dept. of Housing and Urban Development
National Tribal Chairman's Association
National Congress of American Indians
Wendell Chino, Chairman, Mescalero Apache Tribe
Chip Wadena, President, Minnesota Chippewa Tribe T.E.C.
National American Indian Housing Council
Tri-State Housing Association of Michigan, Minnesota and Wisconsin
Great Lakes Inter-Tribal Board
Minnesota State Inter-Tribal Board
Four-State Tribal Assembly
B.I.A. Policy and Issues Workshop at Sault St. Marie Michigan
Frank De Stefano, Staff, House Subcommittee on Housing and Community Development
Mike Jackson, Minority Council, House Subcommittee on Indian Affairs
Paul Alexander, Chief of Staff, Senate Select Committee
Pete Taylor, Council, Senate Select Committee
Max Richmond, Minority Council, Senate Select Committee
Senate Select Committee on Indian Affairs
House Subcommittee on Housing and Community Development

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STONER & JOURNEY, Chairman
MORSE, President of the
JAMES STONER, Treasurer

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EDWARD E. J. J. J.
EDWARD E. J. J. J.

LEGAL COUNSEL
EDWARD E. J. J. J.
EDWARD E. J. J. J.

TRIBAL COUNCIL

Organized April 18, 1913

(Revised Constitution and By-Laws January 6, 1959)

RED LAKE BAND of CHIPPEWA INDIANS

Phone 218/679-3341
RED LAKE, MINNESOTA 56671



UPPER RED LAKE

• PINEVAH

LOWER RED LAKE

LITTLE ROCK

RED LAKE

• REDBY

June 21, 1983

Honorable Mark Andrews, Chairman
Senate Select Committee on Indian
Affairs
United States Senate
United States Capitol
Washington, D. C. 20510

Dear Senator Andrews:

The future of the Indian Housing Program is in peril. To place the program in the Department of the Interior under the Bureau of Indian Affairs (BIA) would be to the detriment of Indian people throughout this country, as evidenced by the past performance of the BIA in administering Indian programs. The BIA has proven time and time again that they do not have the capacity or desire to administer programs in the best interest of Indian people, but rather they administer their programs in the interests of its own self perpetuation and selective employment. This is again evidenced by the fact that the current head of BIA HIP Housing has stated that a staff of at least 150 individuals would be needed to carry out the program within the BIA with additional technicians.

There is no justification for removing the Indian Housing Program from the Department of Housing and Urban Development (HUD), under the pretense of cost savings, and then create the very same bureaucracy within the BIA. In doing so, the shift would be from experienced, capable personnel to a totally inexperienced and newly organized staff, which would, without any doubt, cause problems and delays in the development of desperately needed homes.

Within HUD, it is not the personnel who are at fault for the problems of the program, but rather the lack of updating the program. In recent months considerable strides have been taken to correct deficiencies and solve problems within the HUD program.

- RED LAKE ENTERPRISES -

Red Lake Indian Sawmills (72 Years) / Red Lake Cedar Fence Plant / Chippewa Arts & Craft Shop
Red Lake Housing Industry / Red Lake Fishing Industry (59 Years) . . . Home of the Famous Red Lake Walleyes

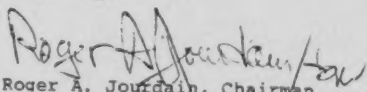
I would urge you not to be misled by a single example drawn up by proponents of Bill S-856 in which an attempt is made to accent the substantial cost savings of their program over alternatives. If you take the time to look into the practical application of the program, you will find a very different picture. The picture being that the program is very similar to the existing HUD program both in intent and application.

At the National American Indian Housing Council Convention (NAIHC) held in Washington, D. C. the week of June 12, 1983, the desire of the vast majority was for the continuation of the Housing Program within HUD. There was no support given for the placement of the Indian Housing Program in the BIA.

We feel that certain individuals within the BIA have been soliciting support behind the scenes for placing the Indian Housing Program within the BIA. We do not in any way see this as a directive from the Indian people as evidenced by recent statements from the National Congress of American Indians, the National Tribal Chairmen's Association as well as the NAIHC.

We would urge you, at this critical time, not to be swayed by the pressures of a select few in pushing for a BIA Indian Housing Program, but rather listen to the wishes and needs of the greater majority in keeping the delivery system for Indian Housing within the Department of Housing and Urban Development in the best interest of everyone. I remain available for further comment at (218) 679-3341.

Sincerely,



Roger A. Jourdain, Chairman
Red Lake Band of Chippewa
Indians



FOND DU LAC RESERVATION

BUSINESS COMMITTEE
105 UNIVERSITY ROAD
CLOQUET, MINNESOTA 55720

WM. HOULE, Chairman
CLARENCE (CHUCK) SMITH, Sec. Treas.
ROBERT PEACOCK, Executive Director

879-4593 879-5525

May 26, 1963

Senator Jake Garn, Chairman
Committee on Banking, Housing, and Urban Affairs
United States Senate
U.S. Capitol
Washington, D.C. 20510

Dear Senator Garn:

I would like to take this opportunity to make our nation's elected Congressional and Indian leadership aware of the views of the Fond du Lac Reservation Business Committee because of the extreme importance of the survival of the Indian Housing Program. Indian Tribal governments have been under a great deal of pressure to support one legislative approach or another. In an attempt to define the issues and to seek the best legislative solution to our Indian Housing needs, we have spent much time and effort, and have the following results for your review.

The Fond du Lac Reservation Housing Authority supports the Senate Subcommittee on Housing Compromise Amendments as clearly the best available legislative proposal for Indian Housing. We do however, make some essential recommendations for modification.

1. In order to impact the tremendous need for CDBG funding, the authorization must be at a level of 50 Million a year for three years.
2. The funding level must be increased by at least 100 Million from 101 Million to 201 Million. The Housing Program proposed in the Senate Compromise Bill is basically a grant program which will require greater front end finding, without at least 201 Million, the program level will fall short and the effectiveness of the program will be threatened.
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5. The definition of "very low income" must be changed from the proposed 50 percentum of 75 percentum of the national median family income in order to properly coordinate with other available Reservation loan programs. Failure to raise the level to 75 percent would leave a gap between the \$11,000. annual family income range.

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The Fond du Lac Reservation Business Committee feels that since the Senate Compromise Bill has removed those provisions of the original HUD proposal which were most objectionable to Indian people, such as, (1) the requirement that Tribes pledge trust assets as co-mortgages, and (2) the requirement for conventional financing for a portion of the housing costs, and that it is far superior to the other suggested proposals.

As far as the Cochran/Udall Bill, H.R. 1928 (and its Senate Companion Bill S.856), we want to make it very clear that we are strongly opposed to this. We will not delude ourselves where the BIA is concerned, because of it's past record of failure in the delivery of services to Indian Tribes, we know that the BIA is not the appropriate agency to administer the Indian Housing Program. The BIA lacks the necessary technical capacity and program management philosophy. It is unbelievable that many of the Tribal leaders that complain the loudest about the BIA, are some of the same that are seriously considering supporting an effort to add new programs to that long list of BIA failures. Of course, there are further technical defects to H.R. 1928, in addition to the overriding problem, that the BIA cannot administer a successful Housing Program under HR. 1928.

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Sincerely,



William J. Houle, Chairman
Fond du Lac Reservation Business Committee

cc: Senator John Tower
Senator William Proxmire
Senator Mark Andrews, Chairman, Senate Select Committee on Indian Affairs
Congressman Morris Udall, Chairman, House Committee on Interior and Insular Affairs
Congressman Henry Gonzalez
Senator Pete Domenici
Senator Ted Stevens
Congressman Sidney Yates
Congressman Edward Boland
Senator Rudy Boschwitz
Senator Dave Durenberger
Congressman Arlan Stangeland
Congressman Bruce Vento
Congressman Vin Weber
Congressman Gerry Sikorski
Congressman Timothy Penny
Congressman Bill Frenzel
Congressman Martin Sabo
Congressman James Oberstar
Raymond Combs, Special Assistant, Dept. of Housing and Urban Development
National Tribal Chairman's Association
National Congress of American Indians
Wendell Chino, Chairman, Mescalero Apache Tribe
Chip Wadena, President, Minnesota Chippewa Tribe T.E.C.
National American Indian Housing Council
Tri-State Housing Association of Michigan, Minnesota and Wisconsin
Great Lakes Inter-Tribal Board
Minnesota State Inter-Tribal Board
Four-State Tribal Assembly
B.I.A. Policy and Issues Workshop at Sault St. Marie Michigan
Frank De Stefano, Staff, House Subcommittee on Housing and Community Development
Mike Jackson, Minority Council, House Subcommittee on Indian Affairs
Paul Alexander, Chief of Staff, Senate Select Committee
Pete Taylor, Council, Senate Select Committee
Max Richmond, Minority Council, Senate Select Committee
Senate Select Committee on Indian Affairs
House Subcommittee on Housing and Community Development

GREAT LAKES INTER-TRIBAL ASSEMBLY

RESOLUTION GL 5-25-83-6

INDIAN HOUSING

WHEREAS, the need for housing on Indian Reservations is critical,
and

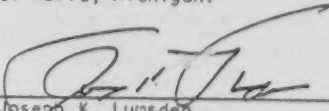
WHEREAS, there is legislation pending to continue the housing program
under the direction of HUD,

NOW, THEREFORE, BE IT RESOLVED that the Great Lakes Inter-Tribal
Assembly supports the efforts of the various Tribes and Bands in securing
adequate housing, and

BE IT FURTHER RESOLVED, that the Great Lakes Inter-Tribal Assembly
advocates that administration of Indian housing continues to be the
responsibility of HUD.

C E R T I F I C A T I O N

I, Joseph K. Lumsden, Presiding Officer, do hereby certify that the
foregoing resolution was duly presented and passed at the Great Lakes
Inter-Tribal Assembly, representing twenty-nine (29) Indian Tribes
located in the States of Wisconsin, Michigan, Minnesota and Iowa, held
on May 23 and 24, 1983, at Sault Ste. Marie, Michigan.



Joseph K. Lumsden
Assembly Presiding Officer



HAVASUPAI TRIBAL COUNCIL

P O BOX 10 • SUPAI, ARIZONA 86435 • (602) 448-2731

May 4, 1983

The Hon. Jake Garn
5207 Dirksen Senate Office Building
United States Senate
Washington, D. C. 20510

Dear Senator Garn:

We appreciate the opportunity to comment on the Indian Housing proposal.

We find the Senate compromise proposal acceptable in most respects; however, we would like clearer language in some areas.

The proposed Section 533(b) 2 could require Indian tribes to pledge income from Tribal assets or resources or grants to reimburse HUD for any mortgage insurance claims. At the same time there is no clear instruction when a Tribe would be considered in default—that is, what would determine when a Tribe becomes liable?

The language also talks about families pledging their share of Tribal income, but we question what happens to families who have no income at all. We feel such families should not be foreclosed the chance to receive housing.

Finally we would like to see HUD reinstate the three-year, comprehensive grant approach. Housing by its nature is a long-term project, and adequate planning requires at least a tentative commitment from the funding agency that funds will be available on more than a year-to-year basis.

We hope these comments will prove useful in your deliberations

Sincerely,

Clark C. Jack, Jr.
Clark C. Jack, Jr.
Chairman



THE PAIUTE INDIAN TRIBE OF UTAH

600 North 100 East Cedar City, Utah 84720 (801) 586-1111

TRIBAL COUNCIL

April 27, 1983

Honorable Jake Garn
United States Senator
5121 Dirksen Building
Room 5207
Washington, D.C. 20510

ATTN: Claire Giller

Dear Senator Garn:

The Paiute Tribe was notified recently that the Cochran and Udall Bill would soon come before Congress.

It is our understanding that the Bill is intended to put the HUD Indian Housing Program under BIA. We also heard that this bill would put all block grants under BIA, but after talking with Claire, this seemed to be an error.

Our tribe's opposition to this bill is mainly with the transference of HUD Indian Programs to BIA. It appears to us that HUD has some problems running a good Housing Program, but BIA also has problems. This appears to be a "passing the buck" situation and it doesn't communicate to us that we're really going to help solve any of the problems in Housing.

I certainly hope you understand where we're coming from.

Respectfully,

Travis N. Benioh
Tribal Chairman

TNB/bg

cc: Senator Hatch Office
Congressman Marriott
Congressman Hansen
Congressman Neilson

Pyramid Lake Paiute Tribal Council

Post Office Box 256
Nixon, Nevada 89424
Telephone: (702) Nixon No. 3

RECEIVED MAY 12 1983

May 11, 1983

Honorable E.J. (Jake) Garn
United States Senate
5207 Dirksen Senate Office Building
Washington, D.C. 20510

RE: Senate Rural Housing Subcommittee Compromise Proposal
on Indian Housing

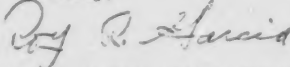
Dear Senator Garn:

Enclosed is a written position paper from the Pyramid Lake Paiute Tribal Council and Pyramid Lake Housing Authority on Senate Bill 856 (Indian Housing Act of 1983) and Senate Bill 644 (Housing and Community Development Act of 1983) submitted for your consideration and inclusion in the hearing record.

The Pyramid Lake Paiute Tribal Council and Pyramid Lake Housing Authority oppose the enactment of either Indian Housing proposals, and instead supports the continuation of and improvements to the existing Indian Housing program within the Department of Housing and Urban Development.

Your consideration of this statement of our concerns will be very much appreciated.

Sincerely,



Roy R. Garcia, Tribal Chairman
Pyramid Lake Paiute Tribal Council

RG:djh

Enclosure

POSITION PAPER ON INDIAN HOUSING

Submitted by

PYRAMID LAKE PAIUTE TRIBAL COUNCIL
and the
PYRAMID LAKE HOUSING AUTHORITY

to

THE SENATE SUBCOMMITTEE ON RURAL HOUSING

The Pyramid Lake Paiute Tribal Council and the Pyramid Lake Housing Authority having discussed proposed Indian Housing delivery systems currently being considered by Congress; hereby, sets forth our position concerning enactment of these bills.

The Pyramid Lake Paiute Tribal Council and Pyramid Lake Housing Authority recognize immediate and continued need for new dwelling units and the need for rehabilitation of existing sub-standard units.

The following major concerns are identified with regard to Indian Housing proposals:

I. SENATE BILL 856 (Indian Housing Act of 1983)

a. The Pyramid Lake Paiute Tribal Council and the Pyramid Lake Housing Authority strongly objects to the main intent of this legislation; the diminishing of Trust responsibilities by the Federal Government.

b. Provisions under Section 205, authorizing the Secretary of Interior to attach any unobligated Trust Funds of Individual Indians or Indian Tribes to satisfy default conditions. The Pyramid Lake Paiute Tribal Council and Housing Authority feels that to compromise such Trust Funds should not be a prerequisite for participation under this program. Furthermore, the departure from established Federal Policy (e.g., Trust Funds are not subject to attachment, liens or encumbrances of any kind) would threaten the self-determination of Indian Tribes.

c. The Pyramid Lake Paiute Tribal Council and Housing Authority is concerned that "Standard Housing" as defined in the bill would not adequately meet minimum requirements of any family. Of major concern is the proposed dwelling sizes (e.g., 570 square feet for a family of four, 850 square feet for a family of five to seven, and 1,000-1,200 square feet for a family of eight or more.

d. Provisions for realignment of existing Indian Housing Programs into one comprehensive program administered by the Department of Interior may result in complete disruption of service and could delay commencement of new housing construction by as much as two years.

II. SENATE BILL 644 (Housing and Community Development Act of 1983)

a. The Pyramid Lake Paiute Tribal Council and Housing Authority is concerned of the definition of "Indian Tribes", mainly the exclusion of Alaskan Native Villages as eligible program participants.

b. The Pyramid Lake Paiute Tribal Council and Housing Authority object to provisions of the bill limiting block grant write down at 70 percent of development cost, thereby, forcing the Indian Tribes to obtain funding from other sources.

c. Provisions of the bill requiring pledges of Tribal Income and future Federal Grants to protect against default losses should not be a requirement for funding.

d. The Pyramid Lake Paiute Tribal Council and Housing Authority is concerned that elimination of viable existing infrastructure support by the Indian Health Service and the BIA Housing Improvement Program would result in lessening of available delivery service.

III. SUMMARY

The Pyramid Lake Paiute Tribal Council and Pyramid Lake Housing Authority could not support the enactment of either Indian Housing proposals; instead would

support continuation of the existing Indian Housing program within the Department of Housing and Urban Development (DHUD). Additionally, the Pyramid Lake Paiute Tribal Council and Pyramid Lake Housing Authority proposes a legislative position that will modify or improve the existing housing program to better serve the diverse needs of Indian families. The Pyramid Lake Paiute Tribal Council and Housing Authority proposes a comprehensive analysis of existing HUD management policies, regulations, cost containment criteria, and minimum property standards in order that the HUD development programs could be administered more effectively.

The Pyramid Lake Paiute Tribe and Pyramid Lake Housing Authority support continuations of the Community Development Block Grant Program, which has been a viable program funded directly to Indian Tribes.



PUEBLO DE LA LAGUNA
1699

May 10, 1983

The Honorable Pete V. Domenici
U. S. Senator for the State of New Mexico
4239 Dirksen Senate Office Building
Washington, D.C. 20510

Attention: Mr. Joe Trujillo

Re: Indian Housing Legislation

Dear Joe:

As I indicated in our telephone conversation today, our Housing Authority has adopted a position with respect to the Senate Compromise Bill which would provide additional programs under HUD. Our Position Statement is enclosed. After we have given the matter further study, we will doubtless have other suggestions to make, some of them very specific.

We would value the chance to continue to participate in the legislative process, including testifying at hearings, if and when they occur. Thank you for your help.

Yours very truly,

Donald R. Montoya
Executive Director

DRM:sg
Enclosure



PUEBLO DE LA LAGUNA

1699

POSITION STATEMENT

TO: All Concerned Persons, Agencies, and Committees of Congress

This is a Position Statement of the Pueblo of Laguna Housing Authority ("POLHA"):

The housing needs of Indian people are pervasive, acute, and increasing. The special obligations owed to Indian people and to reservations by the Government make it doubly incumbent that the United States maintain a meaningful housing program for Indian people. The current public housing program, administered by the U.S. Department of Housing and Urban Development, is presently the only effective housing program functioning on most Indian reservations. This program has profound problems and requires specific changes and improvements. The problems of the HUD program and the suggested remedies have been set out in detail by many of the constituent housing authorities and by POLHA. Those points and observation are still valid and must be addressed.

The attitude of HUD expressed a year and a half ago and existing until the recent past has been unresponsive, accusatory toward the Indian people, and one dedicated to "zeroing out" Indian housing. This attitude can only be described as reprehensible and a clear and calculated violation of the trust responsibility running to the Indian people.

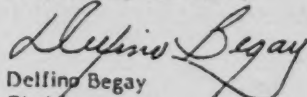
It is understood, however, that new HUD legislation has been proposed which would amend the present Housing Act to provide additional methods of dealing with Indian housing needs. This is familiarly known as the "Compromise Proposal" in the U.S. Senate. This is apparently an affirmative step by HUD to remain in Indian housing and to provide new avenues to furnish housing to needy Indian people. POLHA believes this is an encouraging step.

Inasmuch as POLHA has extensive Indian housing experience, it is qualified to make some specific comments. As soon as an exhaustive review of the materials has been made, we will have additional comments. Our present comments are:

1. Adequate funding and an appropriate funding period should be provided; the funding presently indicated in the proposed legislation is inadequate.
2. It should be made absolutely clear that this program is different from and in addition to the Community Development Block Grant Program, and grants under the new program should not result in reduction from the CDBGP.

3. It should be specified that a tribe, at its option, may delegate administration of the program to IIA's.
4. Administration of the program should be left at the local level, including the application of construction wage schedule and the establishment and application of Indian preference.
5. With respect to the definition of "Indian tribes" and references to trust lands, it should be made clear that only tribes or entities delegated by tribes and those legitimately connected with those lands be eligible to apply for Indian housing grants.
6. Provisions should be incorporated which would allow monies for pre-application, preliminary planning, technical assistance, site acquisition, and site preparation costs which would include funds for water and sewer development rather than requiring such funds to come from the Community Development Block Grants.
7. Indian tribes should not be required to become co-mortgagors for individual Indian families nor should they be required to pledge future federal grants.
8. If it is the intent of Congress to include native Hawaiians in what would otherwise be an Indian program, adequate and additional funding to serve native Hawaiians should be included.

Respectfully submitted,


Dellino Begay
Chairman



PUEBLO DE LA LAGUNA

1699

May 13, 1983

Mr. Delfino Begay, Chairman
PUEBLO OF LAGUNA HOUSING AUTHORITY
P. O. Box 178
Laguna, New Mexico 87026

Re: Indian Housing Legislation

Dear Mr. Begay:

I have reviewed the "Compromise Proposal" in the U.S. Senate and was assisted in this by our attorney, L. Lamar Parrish. We have also visited with HUD officials.

I realize the future of Indian housing is confused. The BIA is telling one story to garner support for its program (which indeed may have its good points), and the HUD people have not been telling a consistent story. When all is said and done, however, there are only two proposals which have much of a chance of progressing through Congress: one is the BIA bill, referred to as HB1928 or the "Udall Bill"; the other is the Compromise Proposal in the Senate, advocated by Senator Domenici. This latter bill is a recent development and supersedes other HUD bills. The BIA bill has been discussed at great length and, I think, primarily because there was no legitimate alternative, some tribal groups have supported it. The proposed HUD legislation does present some new ideas and is certainly worthy of our consideration. Let me point out some things about the bill:

The Compromise Proposal has two parts: grants and loan guaranty.

1. As written, it is a grant program for housing to Indian tribes with very few strings attached. The total funding for each of three years would be \$101 million. It is much less restrictive, with far fewer rules and restraints, than the BIA bill. It is truly hard to see how any tribe or tribal group could have a negative response to this scheme. It provides more freedom for Indian tribes in dealing with their own housing problems than any existing or proposed legislation I have seen. It is designed for very low income families and omits most of the points that we now argue with Government officials about.

2. The second part of the legislation deals with loan guarantees, intending to provide private mortgage money to finance Indian housing on Indian reservations, which is now almost non-existent because of the land title peculiarities. It would simply allow houses to be built for individual Indian families much the way they would be on non-Indian land; the Government would insure the mortgage and banks would be encouraged

PUEBLO OF LAGUNA HOUSING AUTHORITY
P. O. BOX 178 LAGUNA, NEW MEXICO 87026

to lend money to Indian people on reservations. Part of the "free" money in the grant program can be used to supplement the costs for mortgage housing as well. This program, like the grant program, is relatively "open," apparently giving the homebuilder and the Tribe much flexibility.

3. The biggest criticism to be made of the grant program is that the money anticipated would provide only about 2,000 houses for a given year, even if all of the funds went directly to construction. This is approximately half of the money actually needed. The mortgage guaranty part of the proposal has some flaws which need airing with HUD, as well as Congressional, officials. Detailed suggestions for both programs should be made.

Clearly, the new Compromise Proposal shows a change of attitude by HUD, and does indicate that HUD may well remain a viable force in Indian housing, and on the face of it, the combination of the grant program and government insured mortgages is worth serious consideration. I would recommend that by no means do we reject it out of hand without giving it fair consideration. I believe our Housing Authority should take a position of encouragement toward the HUD officials, Congressmen, and others who are backing the new Compromise Proposal, and I believe this position can be taken without treading onto the dangerous adversarial ground staked out by the apparent struggle going on between HUD and BIA. I believe we owe it to our housing authority and to our tribe to try for the best result in helping needy Indian people get the housing they deserve.

Yours very truly,

Donald R. Montoya
Executive Director

DRM:sg



ALL INDIAN PUEBLO COUNCIL, INC.

OFFICE OF THE CHAIRMAN

1015 Indian School Road, N.W.

P.O. Box 6507

Albuquerque New Mexico 87107-6507

Phone (505) 247-0371
ext. 224/225

June 6, 1983

Honorable Pete V. Domenici
U.S. SENATOR OF NEW MEXICO
434 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Senator Domenici:

Our office has been apprised of your interest in the future of Indian housing. As all of us know, the Administration is adamant on terminating Indian housing as it exists. Senator, we applaud you for your concern and interest in rendering a legislative solution that will meet the housing needs of our Pueblo people. It is our understanding that you are considering co-sponsoring the "Compromise Proposal" to Senate Bill 644. Senator, we feel that this proposal does offer a positive alternative, however, we would like to offer the following recommendations:

1. That the Community Development Block Grant program appropriation be maintained at \$50 million and none of these funds should be transferred to the Comprehensive Housing Grant program. Rather, a separate appropriation of \$101 million for three fiscal years and such funds as necessary thereafter to support the Comprehensive Housing Grant program.
2. Indian tribes should be given the option of receiving grant funds directly or designating an existing Indian housing authority as grantee.
3. Provisions should be incorporated which would allow funds for pre-application, planning, and technical assistance costs rather than requiring such funds from the Community Development Block Grant program.
4. Indian tribes should not be required to pledge tribal assets or trust funds. An alternative would be to penalize tribes in the area of federal grants or contract funds that they may be receiving or scheduled to receive. However, those federal funds that are used to protect or litigate trust responsibilities should not be subject to this penalization.

Senator, we feel that if the aforementioned recommendations are implemented this proposal could adequately address the housing needs of our people.

Again, thank you for your interest and consultation on this matter.

Sincerely,

ALL INDIAN PUEBLO COUNCIL

[Signature]
Delfin J. Lovato
Chairman

DJL/dr

The SHOSHONE-BANNOCK TRIBES

FORT HALL INDIAN RESERVATION
PHONE (208) 238-3700
(208) 785-2080



FORT HALL BUSINESS COUNCIL
P. O. BOX 306
FORT HALL, IDAHO 83203

May 10, 1983

Honorable Senator Jake Garn
Member, Appropriations, Housing & Urban
Affairs Committee
United States Senate
5207 Dirksen Senate Office Building
Washington, D.C. 20510

Dear Senator Garn,

The Shoshone-Bannock Tribes appreciates your concern with the HUD proposals for Indian Housing. Indian Tribes throughout the United States have emphasized the importance of establishing the lines of communication directly with the Federal agencies, including the Congress of the United States throughout the history of this country. Recognition of a "Direct Relationship" with Indian Tribes by this committee will serve as a solid basis for continuing communication, since Indian Tribes are not subject to State funding. The following comments are offered for consideration by the Subcommittee on Rural Housing concerning the compromise proposal.

The definitions of Indian Tribe and Indian reservation is an accurate definition, however, any additions in future proposals should be brought to the Tribes for comment. There are several groups attempting to seek Federal recognition by the United States Congress at the present time who are not included in this proposal and their addition could result in reduction of services to the Recognized Tribes.

The proposal that "Indian families who meet the usual FHA underwriting requirements would be able to get an FHA insured mortgage loan on a home on Trust Land. Tribes would not be required to cosign the mortgage. The family may be required to pledge its share of tribal income that would normally be distributed to them...", shows a limited analysis of continuing Tribal income to Tribal members. The family's share of Tribal income that would normally be distributed to them may not be satisfactory to meet the FHA underwriting requirements due to the

small amounts of tribal income that most Tribes receive. For example, the Shoshone-Bannock Tribes do not have an on-going program of per capita distribution of tribal income, Tribal members rarely, if ever, receive direct benefit of tribal income. Larger Tribes, or Tribes with a large amount of Tribal royalties or per capita distribution to tribal members would be more likely to receive the guarantee of underwriting a mortgage loan. The criteria would be inequitable in this proposal.

"Tribes are made eligible to finance homes under the same low downpayment FHA program as families. These homes could then be rented to Indian or non-Indian employees or other persons as the Tribe saw fit. The Tribe could also use these homes as the basis of a rent subsidy to low-income families. Under this provision, Tribes may be required to pledge future income from tribal resources, or future federal grants, in addition to the rents collected from the homes in order to protect the insurance fund from undue loss...", under the proposal. In this analysis, Tribes are required to pledge future income from tribal resources, although most of the Constitutional provisions adopted under the Indian Reorganization Act prevent Tribal governments from entering into long-term commitments of Tribal assets, including land.

Furthermore, Tribes may be required to pledge future federal grants in addition to the rents collected from the homes, this serves also to penalize the Tribes should the rental accounts receivable become a problem and in many cases, the effects of decreased federal funding also decreases employment and adversely affects housing collections. In most cases, Tribes do not have the economic resources to subsidize housing agencies or to develop employment generating enterprises.

Further, Tribes such as the Shoshone-Bannock Tribes must provide the necessary services to the Tribal membership, such as Fire Protection, Police Protection, Social Programs, and Health services normally provided to the Non-Indian communities by the municipal governments. Tribal governments must be concerned with generating tribal income for this purpose and demanding the Trust responsibilities be fulfilled by the Federal Government in all other areas. In most cases, the Tribal income cannot begin to meet the needs of the Tribal membership, let alone be utilized for other purposes.

The proposal to develop a model foreclosure provision that will allow Indian homebuyers full exercise of their rights to due process in a court of law in the event of foreclosure, seems to assume that the Tribes do not have the mechanism available to proceed with foreclosure proceedings. The Shoshone-Bannock Tribes Housing Agency, known as the Fort Hall Housing Authority has implemented their Collection Policy with the assistance of the Tribal Court system.

Civil complaints are processed at least bi-monthly for collection from rental tenants, and following TERMINATION PROCEEDINGS being completed, complaints are processed for collection from Mutual Help homebuyers.

Perhaps, this proposal could serve as a useful tool for Tribes without a working Tribal Court system, however, the Senate and House should recognize the sovereign nature of Indian Tribes and their Court systems.

The Termination Proceedings named previously, consist of notification to the Homebuyer as outlined in the Mutual Help and Occupancy Agreement that is signed prior to entering into a Construction Contract; a period of 30 days is provided to the Homebuyer to respond and reach an agreement with the Housing Authority for satisfaction of their delinquency. If the thirty (30) days should lapse and the homebuyer has not reached an agreement, the account is filed with the Tribal Court. In all cases, the Housing Authority initiates Termination Proceedings when the Homebuyer has failed to pay within a two month period.

The Comprehensive Housing Grant proposed does not offer any Long Term funding to Indian Tribes, the National Tribal Chairman's Association adopted a Position Paper at the Board of Directors meeting in January of 1982, that stated, "...Contrary to administration hyperbole, block grants would not allow greater flexibility in meeting local housing needs. It would instead allow for possible fragmentation of given program, especially during this period when a temptation might exist to side tract funds for perceived greater priority. It might first be recognized that there is no reasonable guarantee that greater local control of housing production would occur by using a block grant, or that other housing related matters would improve." If this proposal is adopted, the Shoshone-Bannock Tribes would require that long-term funding be a commitment.

Finally, the Shoshone-Bannock Tribes would request that necessary program changes be made to the existing system. Among these changes could be consolidation of the Accounting procedures for all programs administered by Indian Housing Authorities into one, simple system. Provide pre-approved design plans for houses to eliminate large architectural fees, develop a working understanding of programs with Tribal governments and IHA Staff, develop a loan guarantee program specifically designed to serve middle income Indians living on trust land, place the authority and responsibility on the tribal government, and providing direct funding to the Tribal Government.

Simultaneous with this we propose that the BIA Housing Improvement Program remain at its present level of assistance. This strategy and maintenance of program continuity would permit time for the Long-Range plan to be accomplished.

The long range plan is that the Indian Housing Program eventually be placed into a single agency with other Indian Programs within the Bureau of Indian Affairs.

Your consideration of these concerns, along with the incorporation of the position of the Federally-recognized tribes through the National Tribal Chairman's Association, as an adopted position of the Subcommittee is strongly urged.

Sincerely Yours,

SHOSHONE-BANNOCK TRIBES

R. Willis Dixey
R. Willis Dixey, Chairman



Southwest Indian Housing Authorities Association
P.O. Box 35040, Station D, Albuquerque, New Mexico 87176

May 18, 1983

The Honorable Pete V. Domenici
United States Senator for the
State of New Mexico
2317 Dirksen Senator Office Building
Washington, D.C. 20515

Dear Senator Domenici:

Attached is a Position Paper adopted by the Southwest Indian Housing Authorities Association, composed of administrative leaders in HUD housing program on Indian communities in Region IX, in reference to the proposed Senate Compromise Amendment to Indian Housing Provision(s) under Senate Bill 644.

We did not attempt to compare this proposed legislation with that of other Indian Housing legislation currently being discussed, supported, and advocated by Tribal Government leaders.

In no way do we view the Senate Compromise as a complete and final legislation to meet the Indian housing needs. The FHA Mortgage Insurance Program is not fully understandable and acceptable to Indian communities and its implementation questionable.

The basic affirmative position taken is in support, administratively by IHA's, of the general concept(s) outlined in the Senate Compromise, and a desire to move the concepts forward to a workable and acceptable provision(s) by IHA input and Tribal support.

Sincerely,

Courtney Moyah
President

C/bj



Southwest Indian Housing Authorities Association

POSITION STATEMENT

This is a Position Statement of the Southwest Indian Housing Authorities Association ("SWIHAA"):

The housing needs of Indian people are pervasive, acute, and increasing. The special obligations owed to Indian people and to reservations by the Government make it doubly incumbent that the United States maintain a meaningful housing program for Indian people. The current public housing program, administered by the U.S. Department of Housing and Urban Development, is presently the only effective housing program functioning on most Indian reservations. This program has profound problems and requires specific changes and improvements. The problems of the HUD program and the suggested remedies have been set out in detail by many of the constituent housing authorities and by SWIHAA. Those points and observation are still valid and must be addressed.

The attitude of HUD expressed a year and a half ago and existing until the recent past has been unresponsive, accusatory toward the Indian people, and one dedicated to "zeroing out" Indian housing. This attitude can only be described as reprehensible and a clear and calculated violation of the trust responsibility running to the Indian people.

It is understood, however, that new HUD legislation has been proposed which would amend the present Housing Act to provide additional methods of dealing with Indian housing needs. This is familiarly known as the "Compromise Proposal" in the U.S. Senate. This is apparently an affirmative step by HUD to remain in Indian housing and to provide new avenues to furnish housing to needy Indian people. SWIHAA believes this to be an encouraging step and one worthy of support.

While noting that this legislation, which would create a new Title IV, under Senate Bill 644, some specific comments are made:

1. Adequate funding and an appropriate funding period should be provided.
2. It should be made absolutely clear that this program is different from and in addition to the Community Development Block Grant Program, and grants under the new program should not result in reduction from the CDBGP. OK

3. It should be specified that a tribe, at its option, may delegate administration of the program to Indian Housing Authorities.

4. Administration of the program should be left at the local level, including the application of construction wage schedule and the establishment and application of Indian preference.

5. The definition of "Indian tribes" should be such that, where trust restricted lands are involved, only tribes or entities delegated by tribes could apply for Indian housing grants.

6. Provisions should be incorporated which allow monies for pre-application, preliminary planning, technical assistance, site acquisition, and site preparation costs which would include funds for water and sewer development rather than requiring such funds to come from the Community Development Block Grants.

7. Indian tribes should not be required to become co-mortgagors for individual Indian families nor should they be required to pledge future federal grants.

8. The Indian tribes should be given the option of either receiving monies directly or designating entities such as Indian Housing Authorities to be the recipient of funding.

9. The \$50 million which was in the Community Development Block Grant section of the original senate bill should be reinserted.

This position approved on this 6th day of May, 1983, Phoenix, Arizona.

Courtney Moyah, President

DRAFT

The Southwest Indian Housing Authority Association (SWIHAA) is an organization composed of 44 Indian Housing Authorities all of which are located in Region IX of the Department of Housing and Urban Development (HUD). Region IX encompasses all of the Indian tribes located in the states of Arizona, California, Nevada, and New Mexico. The 44 housing authorities have been responsible for administering the HUD Indian Housing programs since Indian people were brought into the public housing sector in the early part of the 1960's.

This association has developed expertise in the low income Indian housing sector which is unsurpassed by any other in Region IX. They have produced thousands of dwelling units of public housing on Indian Reservations and are presently administering the programs.

It is from this background of operating the only truly functioning successful Indian housing program that SWIHAA submits this position paper with respect to proposed new Indian housing legislation pending before the United States Congress.

SWIHAA generally supports all programs which are intended to meet the housing needs of Indian people. However, there is presently great concern among Indian housing people that a tug-o-war is developing over future Indian housing programs which might result in permanent irreparable harm to Indian housing. It is for these reasons that SWIHAA has determined that it should be helpful to the members of the United States Congress to have recommendations of a group knowledgeable in Indian Housing.

The membership of SWIHAA has analyzed all of the current pending legislation and based upon their examination has reached the conclusion that the Senate Compromise Proposal would be most beneficial to Indian housing programs with some modifications.

The addition of the "Comprehensive Indian Housing Grants" section is particularly attractive to SWIHAA. This fills a "gap" which was not adequately addressed in other proposed legislation (HR 1, HR 1928, S-856, and S-644). Several modifications, however, would be desirable and in the best interests of Indian housing. SWIHAA recommends that the following modifications be made:

1. The Indian tribes should be given the option of either receiving monies directly or designating entities such as Indian Housing Authorities to be the recipient of funding;
2. The definition of "Indian tribes" should be such that where trust or restricted lands are involved only the tribes or entities delegated by the tribes could apply for housing grants;
3. The \$50 million which was in the Community Development Block Grant section of the original senate bill should be re-inserted;
4. Provisions should be incorporated which would allow monies for pre-application, preliminary planning, technical assistance, site acquisition, and site preparation costs which would include funds for water and sewer development rather than requiring such funds to come from the Community Development Block Grants;
5. Indian tribes should not be required to become co-mortgagors for individual Indian families nor should they be required to pledge future federal grants;

Attached is a copy of Title IV - Indian Housing with recommended modifications for your consideration.



May 3, 1983

Senator F. J. Garn
Committee on Banking, Housing and Urban Affairs
5207 Dirksen Senate Office Building
Washington, DC 20510

RE: S. 644 Housing and Community Development Act of 1983

Dear Senator Garn,

Attached is the Tigva Tribe's testimony regarding S.644 Housing and Community Development Act of 1983. Please include this testimony in the hearing record.

On behalf of the Tigva Tribe and the Tigva Tribal Council, we wish to extend our appreciation to you and your Committee for giving us the opportunity to submit our testimony on the proposed language of S.644. This issue is of particular concern to us as the results could have a very negative effect for our Tribe.

If you should need any additional information, please feel free to contact us at your convenience.

Sincerely,

Johnny Nisa
Johnny Nisa
Tribal Governor

are

stor John Tower

TESTIMONY SUBMITTED BY THE TIGUA INDIAN RESERVATION ON SENATE BILL NO. 644 -
HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1983.

NARRATIVE

The Tigua Indians of Ysleta Del Sur Pueblo, El Paso, Texas, are the oldest identifiable ethnic group in the State of Texas, having settled at this site on 1681. The Tigua's are a displaced portion of the Tiwa Pueblo Indian Tribe located at Isleta, New Mexico. Trust Responsibility for the Tigua Indian Reservation was transferred to the State of Texas by Public Law 90-287 on April 12, 1968. The State of Texas had previously accepted trust responsibility for the Tigua Indian Reservation through House Bill No. 888 on May 23, 1967.

Since the time of this legislation, the Tigua Indian Reservation has made tremendous gains in most areas of development. The Reservation has a Tribal membership of 809 and with 198 non-Indian spouses and dependents. In education, the Tiguas have been able to reduce the dropout rate from 90% to 1.9% during the period of 1967 to 1982. In the area of housing, the percentage of Tribal members living in substandard housing was reduced from nearly 100% to 6%. During this time period the Tiguas have also established an Arts & Crafts Center, a Cultural Center, a restaurant, a Sales and Manufacturing Division (pottery and jewelry) and a chile and spice processing plant. These gains in housing and economic development were made possible in part by the Tribe's ability to receive funding from HUD and CDBG projects.

Tribal unemployment has been reduced but is still a major problem as it continues to stay around 35%. The Tigua Tribe will continue to address this problem with future economic development projects and continued growth in its present endeavors.

PROBLEM

The Tigua Tribe is expressly concerned with particular language in S.644 Housing and Community Development Act of 1983. This seeks to amend the language of Title I of the Housing and Community Development Act of 1974.

Of particular concern is the amendment under Section 106 (17) Definition of Indian Tribe. This new definition would deny the Tigua Tribe and also the Alabama/Coushatta Tribe of Texas the opportunity and right to apply for and receive funds under this act. Both the Tigua and the Alabama/Coushatta Tribes have relied heavily on funds provided through HUD and CDBG programs to help alleviate the many problems we face in the areas of housing and unemployment.

The Tigua Reservation has made great efforts in the areas of housing and economic development but these efforts are only the beginning in planning toward a future of self-sufficiency. Our only funding toward these goals are the grant awards under HUD and CDBG.

RECOMMENDATION

The Senate Subcommittee on Rural Housing has submitted a compromise proposal with draft amendments to S644. In order to insure that the Tigua Tribe and the Alabama/Coushatta Tribe of Texas will continue to be eligible for funding under this Act, the Tigua Tribe submits the following recommendation in language change to the Subcommittee amendment to Section 106 (17):

Tribe means any Indian or Alaska Native tribe, band, nation or other organized group or community of Indians or Alaska Natives recognized as eligible for the services provided to Indians or Alaska Natives by the Secretary of the Interior or recognized by an Act of Congress because of their status as Indians or Alaska Natives.

Reservation means that area of land, as defined by the Secretary of the Interior, over which an Indian Tribe is recognized by the United States as having governmental jurisdiction; land held in trust by the United States or State for the benefit of any Indian Tribe or individual or subject to a restriction against alienation; or land acquired by Alaska Natives pursuant to statute by virtue of their unique status as Alaska Natives.

LAW OFFICES OF
MARTIN E. SENECA, JR.
 A PROFESSIONAL CORPORATION
 1140 CONNECTICUT AVENUE, N.W.
 SUITE 302
 WASHINGTON, D.C. 20036

(202) 881-0415

May 23, 1983

Honorable E.J. (Jake) Garn
 5207 Dirksen Senate Office Bldg.
 Washington, D.C. 20510

Subject: Senate Compromise Proposal re: S. 644

Dear Senator Garn:

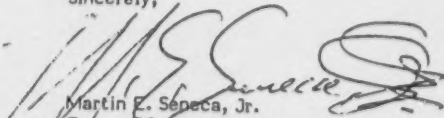
Sec. 202(a)(5)(B) of S. 644 is unacceptable in that income from tribal resources or tribal assets are trust resources and to allow this income or resources to be pledged would diminish the trust nature of these assets.

Further, the idea of pledging federal grants is unworkable. Federal grants are given for specific purposes and could not be pledged for another purpose. If this were done the entire federal funding structure would collapse. This provision would alter the existing trust relationship in ways that are unacceptable. The Senate Compromise does not deal with this issue satisfactorily.

The Senate Compromise would remove the restrictions on the grant funds and allow the use of the grant funds for the total cost of the home. We like this approach. However, this approach would seem to make the rest of the provisions superfluous. If there is a 100% grant then there is no need for a FHA insured mortgage.

With kind regards,

Sincerely,


 Martin E. Seneca, Jr.
 General Counsel
 Ute Indian Tribe

cc: Ute Tribal Business Committee

3/28/83

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

ANNUAL REPORT TO CONGRESS

ON

INDIAN AND ALASKA NATIVE HOUSING
AND COMMUNITY DEVELOPMENT PROGRAMS

(As of December 1, 1982)

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CHAPTER I. EXECUTIVE SUMMARY

This report is the Fifth Annual Report to the Congress on the Indian and Alaskan Native Housing and Community Development Programs. The report is required by Section 4(d) of the Department of Housing and Urban Development Act (as added by Section 901 of the Housing and Community Development Act of 1977). The Department's Indian programs for housing and community development are part of HUD's major program activities, but are administered in the context of the special needs and circumstances imposed by Indian trust land restrictions, the diverse and complex historical and cultural patterns of Indian and Alaskan Native life, and the special legal and historical relationships between the Federal Government and Federally-recognized Indian communities.

The existence of special HUD Indian programs was the outgrowth of less than satisfactory experiences in trying to apply urban-oriented programs to primarily rural areas subject to special trust land legal constraints. Indian communities are generally isolated and have little or no economic base. Job opportunities are often limited, and incomes are low. Housing needs have been a continuing problem because of both very low income levels and trust land restrictions which make mortgages of limited value to financial institutions. Nearly all standard Indian reservation housing has been provided by BIA or HUD, and HUD has had the lead responsibility in this area since the mid-1960s. Basic community service and facilities needs are a related problem. The design of HUD's current Indian programs reflects a continuing effort to achieve program delivery systems which are responsive to the special housing and community development requirements of Indian and Alaska Native communities.

There are three major HUD programs widely used on Indian Reservations. Two are HUD-assisted public housing programs, the Mutual Help Homeownership Opportunity program and the Low-Income Public Housing rental program. The third program is the Indian Community Development Block Grant program, which is intended to provide assistance in meeting community needs other than new housing construction. Subsequent sections of this report explain how HUD Indian programs work.

A. Housing

It is important to know the relationship between HUD's housing programs and the supply and condition of Indian reservation housing as a whole to understand HUD's role in recent years. According to the Bureau of Indian Affairs' 1981 housing survey, there were approximately 145,000 housing units located on Indian lands. Of these, 58 percent were considered to be in standard condition using a set of criteria generally less stringent than that applied by HUD. Forty-seven percent of the remaining housing units could not be costeffectively renovated to BIA standards,

and there was a significant additional housing need related to overcrowding and occupancy of one housing unit by more than one family. Of the housing units built since 1963, 70 percent had been provided through HUD programs.

The Federal role in supplying housing is the result of two factors. The first is the absence of opportunities to obtain mortgage funding of any type on Indian trust lands because of difficulty in conveying title to the land on which a house is built. The second factor is the very low income level of most Indian households. The older private market rental housing which households of low income typically reside in non-Indian areas often does not exist on Indian reservations and there is no economic incentive to supply it. If only by default, HUD involvement in supplying housing assistance is essential until better solutions can be found.

During Fiscal Year 1982 the Department reserved \$18.55 million in contract authority to construct 3,016 housing units. Construction was started on 2,193 units, and 3,729 units became available for occupancy. 14,237 units were in varying stages of planning, development, and construction as of the end of Fiscal Year 1982. The statistical information available to HUD indicates that the need for additional housing units in Indian areas has remained, due to new family formations, households returning to live on the reservation and older existing housing becoming substandard.

During Fiscal Year 1982 HUD successfully concentrated its development efforts on achieving construction starts and completions on the units in the development "pipeline", on decreasing the development period, and on decreasing development costs so as to maximize the number of housing units that could be provided with available funding. These efforts were reflected by a number of policy changes, by increased technical assistance, and by a decrease in per unit development cost during the year. The Department continued the correction of design and construction deficiencies in housing units constructed during the early years of the program. Not only has the remaining workload for the correction of deficiencies been reduced, but the correction of such deficiencies had positive influence on the payment of required rental and homebuyer payments.

During Fiscal Year 1982 the most significant actions of the Department have been in the development cost containment/cost reduction areas. In spite of generally costly water, sewer and other infra-structure needs, difficult and isolated terrain and climate, and requirements for housing larger than average families with diverse living styles, the Department, working with the Indian Housing Authorities (IHAs), has been able to curtail and in some important ways reduce the costs of housing production. Illustrative of these actions are:

1. An overall national reduction of approximately \$10,000 per dwelling unit in the average total development cost (TDC) reserved for each unit.

2. Departmental guidelines were issued to all field offices which (1) withdrew field office authority to approve projects with dwelling construction and equipment prototype costs in excess of 100 percent of such prototype cost limits required by the United States Housing Act of 1937, (2) stated that the TDC for each project should generally be below an amount equal to 160 percent of the applicable prototype cost for detached, semi-detached, row or walk-up projects, and 145 percent for high-rise elevator projects, and (3) restricted the inclusion of certain amenities in public and Indian housing (balconies, garages, carports, basements, and excess management and/or community space) if the costs for these amenities are to be borne by HUD.
3. A directive was issued which requires, to the extent feasible, the reuse of plans and specifications. This reuse results in reductions in development costs.
4. The HUD Offices of Indian Programs (OIPs) encouraged Indian Housing Authorities (IHAs) to ensure that project designs will accommodate modular and pre-cut as well as stick-built construction. Multiple unit construction techniques used by modular and pre-cut suppliers can result in substantial savings on construction costs.
5. Costs are being held down by a reduction in HUD pre-construction processing times; by IHAs having as much front-end work done on their projects as possible; and the employment of project administrators to expedite front-end work.
6. All HUD Indian program field offices are assisting IHAs in their negotiations with architectural and engineering firms to get the lowest reasonable architectural and engineering fees possible. The San Francisco OIP reports that fee negotiations resulted in over \$1 million in savings. The Seattle OIP reports close to \$120,000 anticipated savings on architect's fees compared to fees calculated on the percentage of Total Development Costs (TDC).

In furtherance of Departmental efforts to expand the housing options of residents of Indian communities, a proposed legislative amendment to the FHA home insurance program has been proposed. Banks have been largely unwilling to provide mortgage loans for homes built on Indian Trust Lands, since those lands cannot provide a "marketable title" due to "trust land" restrictions. FHA insurance is generally not available for the same reason. The proposed legislative amendment would remove this restriction. If approved by Congress, FHA Insurance will then be available to lending institutions and thus make available the same low downpayment mortgage loan programs to Indian families as have been available to all U.S. families not living on trust lands.

During Fiscal Year 1983, HUD will continue providing additional housing through existing programs. Other options will be proposed which could be available for use in Indian communities in Fiscal Year 1984. The primary objectives of the options being considered at this time are: (1) to increase the types of housing assistance and financing available on Indian tribes; (2) to increase local control and responsibility in housing assistance programs; and (3) to permit a more flexible response to meeting the housing needs of families living in isolated areas. Also being considered are proposals to promote closer coordination of planning, funding and construction of housing and roads and water systems. The underlying rationale for all Indian housing options being considered is cost savings and program effectiveness.

Housing management efforts during Fiscal Year 1982 continued to focus on improvement in IHA staff management, IHA technical skills and on improving the financial condition of IHAs. Both efforts are necessarily of a long-term nature, but both audit reports and tenant account receivables show progress. Management Improvement Plans (MIPs) are an important tool used to identify the causes of financial problems, to help authorities to understand their problems, to find mutually acceptable methods of resolving such problems, and to set specific objectives against which IHA performance would be evaluated in the future.

B. Community Development

Perhaps the most significant aspects of the Community Development Block Grant (CDBG) program for Indians are the wide range of eligible activities and tribal freedom to set priorities. Every effort has been made to eliminate Federal directives and to be responsive to requests for assistance. In general, both the Department and Indian communities consider current program design and local implementation to be highly satisfactory.

The Indian CDBG Program received \$30.0 million in FY 1982. These funds were allocated to HUD Field Offices based totally on population. This allocation formula was developed based on a 1979 HUD study of the allocation formula for this program which concluded that no variable other than population had any need-related validity at that time. Thus, HUD phased out the use of past funding as an allocation variable in favor of population. FY 1982 was the first year for fully implementing the new formula.

During the FY 1982 112 Tribes and Alaskan Villages received funding for projects in four categories: housing rehabilitation, community facilities, economic development, and infra-structure improvements. The average funded grant was \$235,754. By type of project, the average

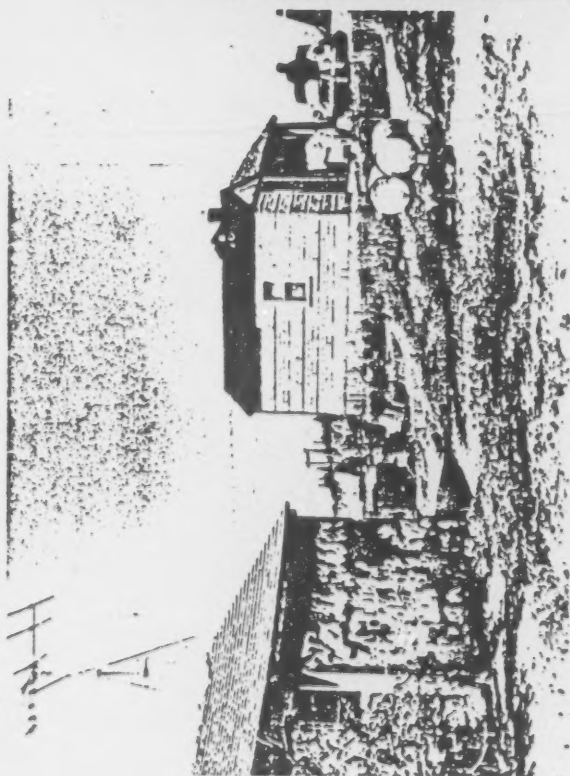
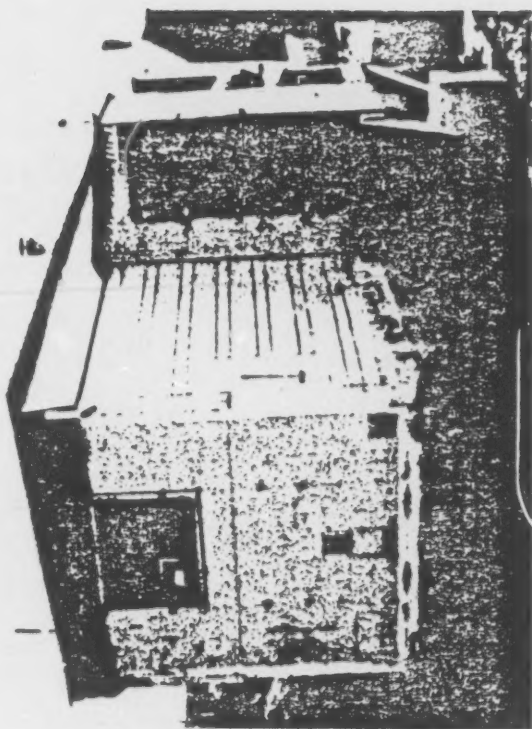
grant size varied. Economic development projects which accounted for only 17 percent of the total CDBG funds, had the largest average grants in dollar size—\$294,338; while housing rehabilitation projects averaged \$220,225. By project categories the funds were divided as follows:

Housing Rehabilitation	30 percent
Infra-structure	26 percent
Community Facilities	24 percent
Economic Development	17 percent
Other	3 percent

Looking ahead to FY 1983 one of the most significant changes in the program will be the elimination of the two-step preapplication/full application process in favor of a one-step application process. This will reduce paperwork and increase efficiency.

Two other community development programs were also utilized by Indian Tribes in FY 1982 as part of their efforts to achieve self-sufficiency. The Technical Assistance program authorized by Section 107 of the Housing and Community Development Act of 1974, awarded two cooperative agreements totalling \$300,000. These are aimed at improving Indian tribes' capacities to manage CDBG projects, design and manage housing rehabilitation projects, and develop economic development alternatives.

Though Indian tribes have been eligible for the second program, the Urban Development Action Grant program, since a 1980 legislative change to the law, FY 1982 was the first year that any Indian tribe was successful in receiving a UDAG. The first UDAG was for \$1.2 million to the Yavapai-Prescott Tribe of Arizona and the second was for \$600,000 to the Mississippi Band of Choctaw Indians.



EXISTING, SUBSTANDARD INDIAN
AND ALASKA NATIVE HOUSING

LEFT: SOUTH DAKOTA
RIGHT: ALASKA

CHAPTER II. INDIAN HOUSING OVERVIEW

A. Indian Housing OverviewBackground on Indian Housing Program

During the past 20 years, the Department of Housing and Urban Development (HUD) has been the primary, and often the only source of standard housing for Native Americans on State and Federally-recognized Indian trust lands and Native American areas in Oklahoma and Alaska. HUD provides assistance in the development and management of housing for Native Americans pursuant to the U.S. Housing Act of 1937, as amended.

The HUD Indian housing program is administered by about 170 Indian Housing Authorities (IHAs). Each IHA operates homeownership and/or rental housing. IHAs currently manage over 46,100 HUD assisted homes occupied by families in Indian areas.

o Homeownership Housing

The Mutual Help Homeownership Opportunity Program constitutes approximately 61 percent of the HUD assistance in Indian areas. Under this program, a participant family must make a contribution toward the cost of its dwelling units (averaging at least \$1500 per dwelling for each project) in the form of land, work, cash, materials or equipment. This obligation can also be met as a Tribal contribution on behalf of a family (such as a building site). After construction, the homebuyer occupies the unit under a lease-purchase arrangement and is obligated to maintain the home, pay the utility and maintenance costs, and make a required monthly payment to the IHA made up of an administrative charge and, if the family's income merits, an equity payment. The participating family will generally acquire title at the end of 25 years. If equity payments have been made, the family may acquire title to the unit sooner. The IHA receives limited operating subsidy to cover audits, vacancy losses, counseling and training costs.

Also, some IHAs operate the Turnkey III Program. It is in many ways similar to the Mutual Help Homeownership Program but has different development and financial procedures.

o Rental Housing

The other major HUD-assisted program operated by IHAs is the HUD Low Rent Public Housing program. Through this program, HUD contracts with an IHA for a period of 30 years to make Annual Contribution Contract (ACC) payments to finance the debt service for housing projects which serve low income families in need of housing assistance. If rents from tenants are not sufficient to pay the operating expenses, operating subsidies are paid which cover the shortfall and ensure the low-income character of the projects.

Some non-reservation IHAs based in Oklahoma and Alaska also operate units/projects under the Section 8 Existing program. Use of this program on reservations is, however, severely limited by the relative absence of private market rental housing in Indian areas. The Section 8 New Construction program is severely curtailed by trust land restrictions.

Status of Indian Housing Program

The status of HUD-assisted Indian Housing as of September 30, 1982 is as follows:

- 46,088 homes occupied by Native American families in Indian areas
- 14,237 homes in the planning/development stage which will be available for occupancy during the next two to three years.

In Fiscal Year 1981 HUD made available \$13.8 million of contract authority for Indian housing. Using these funds HUD reserved 2258 units. ^{1/} Construction was started on 4,097 units and another 4,084 units were made available for occupancy.

For Fiscal Year 1982 HUD made available \$18.96 million in contract authority for Indian housing. Using these funds HUD was able to make new program reservations for 3016 units. ^{1/} Construction was started on 2193 units and another 3729 were made available for occupancy.

The HUD Indian field office staff is working to assure that projects in the pipeline move rapidly toward construction and occupancy. Table II-A provides data on the Indian housing units provided through the public housing program from fiscal years 1962 to 1982. Table II-B provides information on the status of the Indian housing pipeline as of September 30, 1982, and Table II-C provides information on development accomplishments during Fiscal Year 1982.

Key Indian Housing Priorities

During the past year, the Department's focus on Indian housing has been twofold:

- Streamlining the current HUD Indian Housing Program, including reducing development costs and improving management;
- Developing of a new more cost effective Indian Housing program for the future.

^{1/} Of the funds authorized, \$13.49 million was actually reserved in Fiscal Year 1981 and \$18.55 million in Fiscal Year 1982.

Regarding streamlining of the current program, the Headquarters Office of Indian Housing, together with the Indian field offices, has undertaken initiatives this year which have resulted in lower development costs and improved management. The sections on Housing Development Progress and Housing Management Progress describe HUD's activities in these areas. It should be emphasized that such initiatives would not be successful without the cooperation of the Indian Housing Authorities, Indian Tribes and the Indian people.

New Indian Housing Program

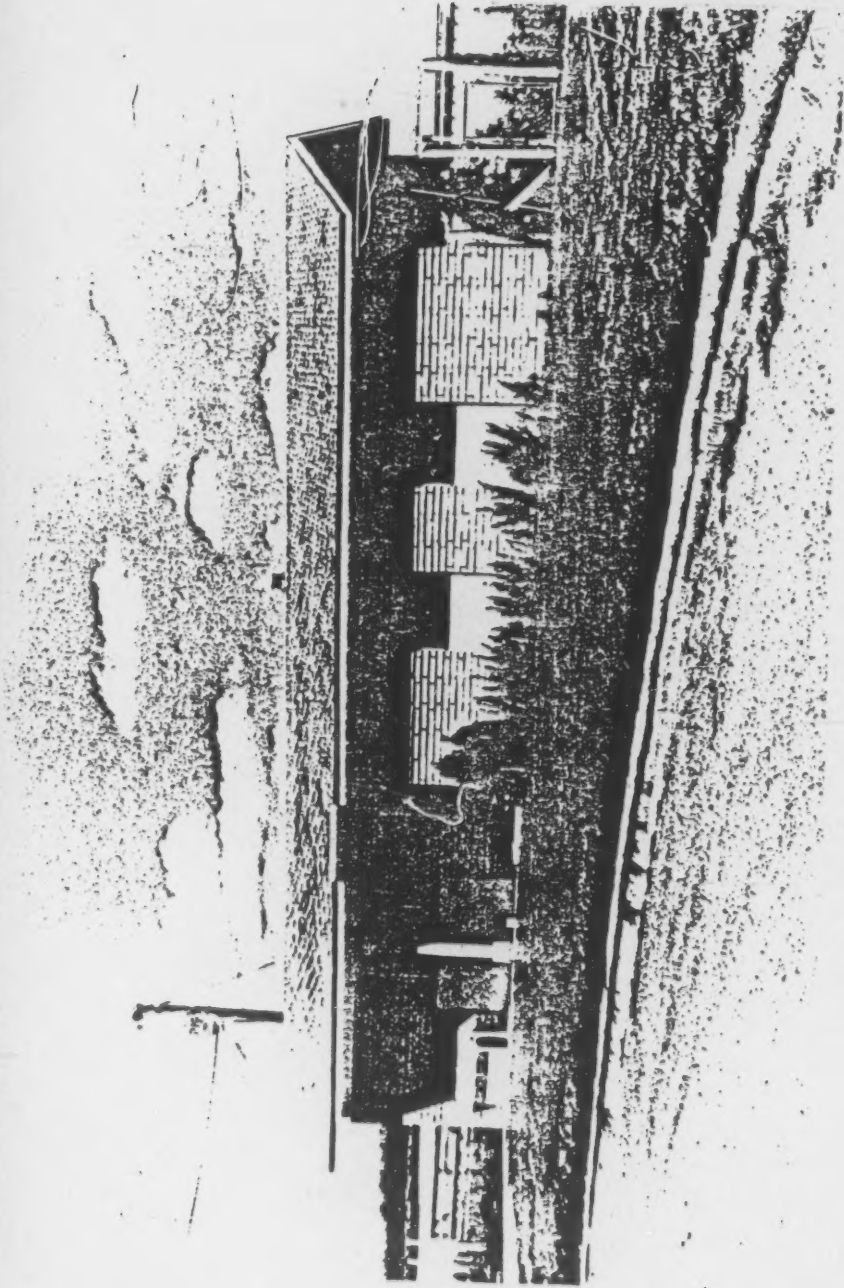
The Department has also been working actively to develop a more cost effective Indian housing program for the future. As we indicated in last year's Annual Report, the Office of Management and Budget had appointed an Interagency Task Force to design a new program which would draw private capital to Indian reservations for housing development and improve and simplify delivery mechanisms. The Task Force was chaired by Mr. Kenneth Smith, Assistant Secretary for Indian Affairs at the Department of Interior. It included representatives from the Department of Health and Human Services, Agriculture and HUD. Mr. Philip Abrams, Assistant Secretary of Housing, was HUD's representative.

o Indian Housing Need

Part of the Task Force's effort was to assess the need for the Indian housing. The Bureau of Indian Affairs (BIA) 1981 statistics indicated there was a need for approximately 60,184 new units (not including existing, substandard units which can be rehabilitated). This data are based on updated Tribal surveys of housing stock within their jurisdictions. HUD also conducted a survey based on information obtained from the Indian field offices; this survey revealed a need for about 53,000 units. The data were derived primarily from IHA application registers, and only included Tribes which have IHAs.

Recently, 1980 U.S. Census data in Indian areas indicated a need for approximately 59,081 units. The U.S. Census standard for housing need was based on overcrowding (1.01 or more persons per room) and/or no complete plumbing for exclusive use. The national need of 59,081 units includes a need for 12,172 units for Indian families in Indian areas of Oklahoma. The Oklahoma data were derived from BIA surveys since Census data were not available.

The Census-based national need of almost 59,000 units assumes that a household with inadequate plumbing or overcrowding indicates the need for a new unit. However, in some remote areas in Alaska, complete plumbing facilities for exclusive use may not be feasible because of climate conditions. Also, rehabilitation of existing homes - i.e., adding rooms and/or plumbing - may be the appropriate remedy in some cases. Many of the overcrowded units, however, are the result of more than one family sharing the same unit. In this instance,



HUD-ASSISTED NEW CONSTRUCTION

additional housing is probably needed. It should also be noted that Census counts of inadequately housed families are somewhat low due to suppression of small numbers in the Census data.

The 14,237 units in the HUD Indian housing pipeline as of September 30, 1982 can be expected to offset a portion of the need for additional housing. During the last five years, however, the BIA estimate of need for additional units has remained approximately even, indicating that births, new family formulation, and the return of Native Americans to reservations have approximately equalled housing production.

o Future Direction

During Fiscal Year 1983, HUD expects to continue providing additional housing through existing programs. Other options will be proposed which could be available for use in Indian communities in FY 1984. The primary objectives of the proposals being considered at this time are: (1) to adapt the types of housing assistance and private financing, which have always been available to Americans off reservations to now make them available to Federally-recognized Indian tribes; (2) to increase local control and responsibility in housing assistance programs; and (3) to permit a more flexible response to meeting the housing needs of families in the various reservation situations.

As a first step, HUD will again propose a change in the FHA home insurance program that would permit use of Federal loan insurance without respect to marketability of the title to the property. Banks have generally been unwilling to provide mortgage loans for homes built on Indian trust lands, since they are unable to take title to the property in the event that the mortgagor defaults on loan repayment responsibilities; FHA insurance is not generally available for a similar reason. The laws that govern the HUD-FHA programs require that the title to any property insured by the Federal Housing Administration (FHA) be "marketable." The effect on the current legislation is that an Indian family of moderate income which wishes to build or purchase a home on trust land will be unable to obtain a mortgage loan from any of the usual sources. The legislation HUD has proposed would remove this obstacle. If approved by Congress, it would make low downpayment mortgage loans available to households which meet the income and other normal qualifying standards used by financial institutions in considering requests for mortgage loans.

TABLE II-A

HUD Indian Housing Units Provided Through the
Public Housing Program (Fiscal Years 1962-1981)

<u>Fiscal Year</u>	<u>Reservations</u> ^{1/}	<u>Construction Starts</u>	<u>Completions</u>
1962	299	50	0
1963	1,114	56	0
1964	1,827	320	50
1965	600	564	250
1966	354	569	488
1967	811	1,049	628
1968	1,515	1,308	901
1969	3,949	863	1,324
1970	5,679	3,688	968
1971	5,686	3,886	1,532
1972	9,714	3,472	2,442
1973	562	2,945	3,072
1974	1,288	2,377	4,475
1975	6,726	2,336	4,156
1976 ^{2/}	6,888	3,229	3,415
1977	8,065	3,763	2,048
1978	4,858	4,581	2,861
1979	5,731	4,599	4,363
1980	4,893	4,163	5,379
1981	1,773	4,337	4,084
1982	2,658	2,193	3,729

NA ^{1/}

^{1/} Reservations totals are not additive.

^{2/} Figures include Fiscal Year 1976 and the transition quarter. The timing of the Federal fiscal year was changed to begin October 1 rather than July 1 in 1976; the quarter July 1, 1976 through September 30, 1976, was called the transition quarter.

SOURCE: HUD Directories and FORMS Computer System

TABLE II-B
Indian Housing Pipeline Projects/Units
As of 9-30-82

Field Office	Stage: Program Reservation to AOC List	AOC List to AOC Execution	AOC Execution to Construction Start	Construction Start to Construction Completion	Total Pipeline
Chicago OIP	29/1135	0/0	3/203	23/1137	55/2475
Oklahoma City OIP	38/1304	2/63	1/25	26/1172	67/2564
Denver OIP	51/1457	6/152	8/211	10/376	75/2196
San Francisco OIP	66/2060	4/174	39/1733	25/944	134/4911
Seattle OIP	8/325	3/64	6/196	7/215	24/800
Anchorage Area Office	27/589	0/0	15/337	18/365	60/1291
National Total	219/6870	15/453	72/2705	109/4209	415/14,237

TABLE II-C

Indian Housing - Reservations/Starts/Completions (Units)
Fiscal Year 1982

Field Office	Chicago OIP	Oklahoma City OIP	Denver OIP	San Francisco OIP	Seattle OIP	Anchorage AO	National Total
Net Reservations	455	763	351	482	317	290	2,658
Starts	667	351	299	406	242	228	2,193
Completions	481	702	487	1,184	264	611	3,729

SOURCE: FORMS

B. HOUSING DEVELOPMENT PROGRESS

General

In last year's Annual Report, the Department indicated that it was in the process of initiating cost containment policies to reduce the high costs of developing Indian housing. Such initiatives were discussed further in the Indian Housing Cost Report which the Department submitted to the Senate Committee on Appropriations on May 27, 1982. During Fiscal Year 1982 the Department implemented many of these initiatives and plans to implement the remainder during Fiscal Year 83.

Table II-D shows the average total development cost (TDC) per dwelling unit of Indian housing (based on fund levels at the time of program reservation) from Fiscal Years 1972 to 1982. The implementation of Departmental cost containment strategies by HUD Indian Program Field Offices during Fiscal Year 1982 is reflected in the significant decline (over \$10,000 per unit) in the average Total Development Cost (TDC) reserved nationally per unit.

The impact of cost containment measures, as well as increased competition for Indian housing construction contracts, has been reflected in reductions in the average per unit TDC for those projects reaching construction start in Fiscal Year 1982. For example, in the San Francisco Office of Indian Programs' jurisdiction, the average per unit TDC at the time of construction was \$58,840, down from \$62,482 in Fiscal Year 1981. Outside of Alaska, the per unit TDC at construction start averaged \$62,675 in Fiscal Year 1982. In Alaska, the per unit TDC averaged \$92,200 at construction start (\$92,200 is the Department's long-standing administrative cost limit for that area).

As a result of cost containment initiatives the Oklahoma City and Seattle Indian Program Offices were able to allow their IHAs to develop as many additional units possible for each project, with the funds initially reserved for that project. During Fiscal Year 1982 IHAs in Oklahoma were able to construct 16 additional units over the number originally anticipated, while IHAs in the Seattle jurisdiction constructed 17 units more than originally anticipated.

Below is a discussion of the specific cost-containment activities which are being implemented, including examples of actions taken by both Headquarters and the Indian Field Offices.

Prototypes and Total Development Cost

HUD uses two cost limitations to contain the development cost of public and Indian housing projects. During Fiscal Year 1982, the Department reemphasized these limitations as a way of lowering the development costs of public and Indian housing projects.

The first cost limitation relates to prototype cost limits which are required by the U.S. Housing Act. The prototypes establish a limit on the cost which may be incurred for both the dwelling construction and dwelling equipment costs of public and Indian housing. The prototype cost determinations, which are updated by technical staff at HUD Headquarters at least once a year, are based on a combination of actual public and Indian housing development costs, FHA-insured multifamily project development costs, construction cost information published and routinely used by the private sector of the industry, and such other as are needed and available. Indian reservations, especially the larger and more isolated ones, often constitute separate prototype cost areas. The updated prototypes for Indian areas, recently published in the Federal Register will, in many cases, reflect lower levels than previously published prototypes.

During Fiscal Year 1982, the authority to approve projects with dwelling construction and equipment costs in excess of 100 percent of area prototypes was withdrawn from HUD field offices. Prior to this change in HUD policy, HUD field offices had the authority to approve projects with dwelling construction and equipment costs up to 110 percent of the applicable prototype cost limit.

The second cost policy relates to the TDC that can be incurred on a public or Indian housing project. Specifically, the TDC includes the total costs, related to a project's development; that is, architectural, engineering and inspection fees, PHA administrative expenses charged to development, site preparation, community or office space built as part of the project, as well as all dwelling construction and equipment costs. The TDC is set as a percentage of the applicable prototype cost for a project.

During Fiscal Year 1982, the Department issued guidelines to HUD Field Offices stating that the TDC for each project should generally be below an amount equal to 160 percent of the applicable prototype cost for detached, semi-detached, row or walk-up projects, and 145 percent for high-rise elevator projects. We now expect the TDC's on most future projects will be approved at percentage limits considerably under this ceiling.

Restriction on Amenities

The design concept of the public and Indian housing programs has always been the construction of modest, non-luxury housing. As a further element to reduce development costs, the Department has acted to restrict the inclusion of certain amenities in public and Indian housing (such as balconies, garages, carports, basements, and excess management and/or community space) if these costs are to be borne by HUD. Basements are only permitted if they add living space and/or if a deep foundation wall will be required to get the footings below the frost line. Should an Indian Housing Authority consider an amenity which HUD will not pay for to be essential to the overall liveability of the unit, HUD has suggested that the IHA secure funds from tribal or other non-project sources.

Negotiation of Architectural and Engineering Fees

Another area for cost containment relates to Architectural and Engineering (A&E) fees paid by IHAs to firms for developing the design plans and specifications for HUD-assisted Indian housing projects. Previously, fees were based on a percentage of a project's TDC. However, the HUD Indian Field Offices are now assisting IHAs in their jurisdictions in their negotiations with A&E firms to get the most competitive A&E fees possible given the scope of each project. For example, during Fiscal Year 1982 our San Francisco Office reports that these fee negotiations resulted in a savings to the Indian housing program in its jurisdiction of over \$1 million. Similarly, our Seattle Office indicates that during Fiscal Year 1982 negotiations for architect's fees will have resulted in an anticipated savings of \$120,000 compared to A&E fees calculated as a percentage of project TDCs.

Minimum Property Standards

During Fiscal Year 1982 HUD Minimum Property Standards (MPS) were revised to give Indian Field Offices and IHAs maximum flexibility to contain costs. Minimum square foot requirements for certain parts of a unit (e.g., the kitchen area) have been eliminated. Furthermore, the Department intends to issue regulations which would substitute more modest standards for the MPS which are more in line with model codes. This rule, if finalized, would encourage Indian areas to rely on model codes (with cultural adaptations) since many Indian areas have not adopted local building codes.

Labor Standards and Wages (Davis-Bacon Requirements)

The Department of Labor finalized its revised Davis-Bacon requirements; however, their implementation has been stayed due to litigation. The revised regulations would define the prevailing wage as the rate paid to a majority of workers in the area performing similar work. Further, the wages of 50 percent instead of 30 percent of an area's workers would be the basis for determining prevailing wage rates. The

revised regulations also would permit contractors to expand the use of "Helpers" or semi-skilled workers on Federal projects for better utilization of workers than only skilled journeymen. Significantly, the revised regulations provide an option to exclude consideration of previous Davis-Bacon wages in a current wage determination, allowing for greater accuracy. It is, therefore, expected that future wage surveys for HUD-assisted Indian housing construction will result in more representative prevailing wage rates and thereby further contain costs. In Alaska, Regional Native Housing Authorities had been required to utilize the State "Mini Davis-Bacon" wage rates which had added to the cost of Alaska Native housing. The Alaska State Attorney General recently issued a written opinion that Regional Native Authorities are not political subdivisions of the State, and that the higher State prevailing wage rates do not apply to housing projects they construct. This opinion will have a potential cost savings in the hundreds of thousand of dollars attributable to additional labor costs which would otherwise have been incurred on HUD-assisted Alaska Native housing projects. The Department plans to conduct wage surveys in other Indian areas to assure that wage rates reflect the often rural remote wage levels of such area.

Use of Model Plans and Reuse of Existing Plans

HUD recently issued a directive which requires, to the extent feasible, the reuse of plans and specifications. Several of the Indian Field Offices had already encouraged IHAs in their jurisdictions to reuse plans and specifications. This reuse can result in reductions in development costs. For instance, the Oklahoma City Division of Indian Programs reports that, as a result of its implementation of standards limiting the size of units and the number of bathrooms for new construction projects, several IHAs are adopting basic floor plans which are then made available to potential developers. Most of the IHA plans have been developed with assistance from our Oklahoma City Architectural and Engineering staff. The basic floor plans that were developed resulted in a simplicity of design, which better uses available space and limits the number of exterior corners on a given unit. To further encourage reuse of plans, the Department is exploring the feasibility of having the National American Indian Housing Council assemble a compendium of low-cost, energy efficient Indian housing designs which have been adapted to various climatic regions of the country. It is hoped that the National American Indian Housing Council will publish this compendium and distribute it to all Indian Housing Authorities.

Economy of Site and Site Improvements

Another cost cutting initiative that has been implemented will be to restrict, where possible, project sites to already-built subdivisions and/or sites with existing access roads, water, sewer and power. The Office of Indian Programs in San Francisco reports that it has been successful

in encouraging IHAs in its jurisdiction to fully use sites in existing subdivisions before developing other sites. Designing and building subdivisions immediately adjacent to existing subdivisions to avoid extensive construction of new infrastructures also has the beneficial effect of limiting the length of development time, thereby helping to contain costs still further.

Use of Cost Effective Construction Techniques and Technologies

As part of the Department's effort to contain costs and yet continue to promote the development of quality housing for Indian families, our Indian Field Offices are encouraging IHAs to utilize a variety of cost-effective construction techniques and technologies. For example, the Chicago, Denver, San Francisco and Anchorage Offices ensure that IHA project designs will accommodate either modular, pre-cut or stickbuilt construction. This has enabled modular manufacturers to compete effectively with stick-builders when bidding for the construction contracts. This increased competition has had a positive effect in our efforts to hold down the cost of Indian housing. In addition, the Anchorage Office reports that it has been experimenting with requirements that modular contractors and subcontractors provide a pilot model of the housing unit proposed to be constructed. The pilot modular unit is then quality control-inspected in the factory by both an inspector for the housing authority and the general contractor for the project before additional units are produced. This procedure assists the housing authority and Anchorage Area Office staffs in ensuring that the modular unit will adhere to critical design criteria after assembly on site. The Anchorage Office reports that these procedures reduce potential change orders and construction deficiencies.

The Oklahoma City Division of Indian Programs is currently working with the Cherokee Indian Housing Authority to develop a 25-unit pilot project utilizing some innovative construction materials. The unit design is principally a post and beam type construction with foam filled metal panels. It is expected that reduced construction costs will be achieved in the development of this pilot project, and that reduced energy costs will be realized over the life of the project.

HUD's Indian Headquarters and Field Office staffs plan to concentrate on increasing the use of cost effective construction techniques including, but not limited to, the use of manufactured and modular housing for the Indian housing units remaining in the pipeline, as well as for a new Indian housing program.

Expediting Development Through the Pipeline

HUD's Indian Program Field Offices are instituting strategies to expedite movement of units through the Indian housing pre-construction and construction pipelines, thereby holding costs down. Preconstruction processing times (from the reserving of funds to construction starts), as reported by our Indian Field Offices, range from 9 to 24 months, down

significantly from the 36 months or more it took to process projects as of two years ago. High financing charges have also reduced construction times because construction time delays increase the amount of interest developers must make on their construction loans. As stated above, HUD's Indian Field Offices encourage the reuse of previously approved design or standard plans which saves in development time. The Oklahoma City Office, where the Turnkey Development Method is extensively utilized, has developed a basic developer's packet which can be easily adapted to a particular project. In addition the Seattle and Chicago offices report that they encourage IHAs to have as much of their front-end work done as possible, so that HUD processing and necessary reviews can be done expeditiously. Front-end work includes initial IHA project planning activities such as 1) having adequate sites, 2) having title status reports, 3) securing the availability of access roads, and 4) providing for water, sewer or septic systems. HUD processing of a project has to be suspended if essential project development requirements, such as those mentioned above, no longer are available or cannot be provided in a timely fashion. In particular, site selection and site control are elements by which IHAs can significantly shorten development processing times. The Seattle Office, in encouraging greater IHA front-end processing, also encourages the employment of project administrators to expedite development by a housing authority. Further, the Seattle Office has rating and ranking criteria by which IHAs that have completed sufficient front-end work to expedite development are given preference for funding. In Alaska, where much of the HUD-assisted Alaska Native Housing is constructed in extremely remote locations, the Anchorage Office staff is able to save travel costs and processing time by arranging to conduct preliminary site evaluations concurrently with the many Federal, State, and local agencies involved in project development, to ensure at the earliest possible date that project sites are acceptable to all parties. These concurrent multiagency on-site reviews help avoid situations where Alaska Regional Native Housing Authorities have progressed to the development program stage for a site(s) that turns out to be unacceptable.

To further expedite pipeline processing, to eliminate unnecessary "red tape" and to cut housing costs, the Indian housing regulations are scheduled to be revised further in early calendar year 1983.

Special Projects Involving State Contributions

A few States, most notably Alaska and Minnesota, have made resources available on a more or less continuing basis for Indian housing purposes. The Alaska State legislature has approved supplemental funding for on-site sewer, water, electrical distribution and access roads. These funds can provide up to 20 percent above the HUD-approved development cost limit in Alaska and can be essential in developing HUD-assisted Alaska Native housing in remote areas.

In collaboration with the State of Alaska, the Department has initiated a demonstration project. The State of Alaska proposed, and HUD approved, a partnership to build a 120 unit low income housing project for elderly Alaska natives in Anchorage (to be owned and operated by the Cook Inlet Housing Authority). The State of Alaska is contributing 75 percent of the development funding and HUD is contributing the remainder. The Anchorage Area Office will have operational oversight for the project. We view this demonstration as a means to promote joint responsibilities to house low income Indian families which may be replicated in other States which have the resources to enter into such partnerships. The Department will encourage tribes with substantial and available assets to contribute in the future to similar partnerships to increase the number of new Indian units that could otherwise be built with available Federal funding.

Special HUD Funding for Off-Site Water/Sewer Facilities

Although the Indian Health Service (IHS) maintains primary responsibility for the provision of off-site water and sewer facilities under the Interdepartmental Agreement on Indian Housing, financial constraints within the Department of Health and Human Services (HHS) limited the ability of IHS to construct, in a timely manner, the needed facilities for some HUD-assisted units. Since the completion of HUD units without the necessary water and sewer facilities is not desirable, Secretary Pierce agreed to provide the financial assistance necessary for off-site water and sewer facilities. In Fiscal Year 1982, approximately \$18 million (loan authority) of HUD public and Indian housing amendment funds was used to assist 70 projects. Indian housing staff have been working with the Indian Health Service on this concern, since construction of such facilities will be administered by the IHS in the majority of cases. This special project allows for the IHA to execute a Memorandum of Agreement with the IHS and tribe for the construction and operation of the needed facilities.

Correction of Design and Construction Deficiencies

In 1980, the Department completed a survey of development deficiencies in HUD Indian and Alaska Native housing. The resulting estimate of funding needed to correct deficiencies was approximately thirty million dollars. A significant portion of these design and construction deficiencies have been or are being corrected.

The Indian housing development deficiencies identified were primarily restricted to units constructed in the 1960's and early 1970's when Indian Housing Authorities (IHAs) received less training and had less experience, and when there were insufficient HUD staff assigned to provide technical assistance to IHAs. The development deficiencies fall into two major categories - those caused by faulty design and those caused by faulty construction. They include plumbing and wiring deficiencies; water well and septic system defects; inadequate or non-existent insulative materials; inadequate design and/or installation of doors, windows, roofing and siding; foundation failures; drainage problems; and inadequate on-site road and driveway facilities.

Correction of design and construction deficiencies have been funded out of development amendment funds or, when there were insufficient funds from this category, funds from the Comprehensive Improvement Assistance Program (CIAP). When CIAP funds have been used, tenants had to be current in their payments before work could be undertaken. Since an IHA's level of tenant accounts receivable is sometimes related to the withholding of rental or homebuyer payments by occupants of units having design or construction deficiencies, HUD Field Offices and IHAs can utilize the provision of CIAP funds as a tool to help reduce tenant accounts receivable.

It should be noted that before either source of funds is used to correct design and construction deficiencies, Indian Field Offices are instructed to take action, where feasible, against either the design architect or construction contractor to recover the costs for correction. Also, before any new monies are utilized, Field Offices must assure there are no unused funds remaining in the project budget.

Indian Preference

The Indian Housing Regulations (24 CFR Part 805) include policies for implementing the Indian preference provisions of the Indian Self-Determination and Education Assistance Act of 1975. The Regulations state that an IHA shall provide, to the greatest extent feasible, preference and opportunities for Indian employment and training as well as preference in the award of contracts and subcontracts to Indian organizations and Indian-owned economic enterprises.

During Fiscal Year 1982, Indian preference requirements resulted in an expanded number of Indian contractors who were able to participate in the development of Indian housing and additional Indian workers were employed on HUD funded construction projects.

The Department is enforcing Indian preference requirements within the mandate to reduce Indian housing development costs. In some cases the implementation of Indian preference has resulted in higher costs. Therefore, the Department is developing additional Indian preference policies to assure that costs are minimized.

TABLE II-D

INDIAN HOUSING DEVELOPMENT COSTS FY 1972-1981

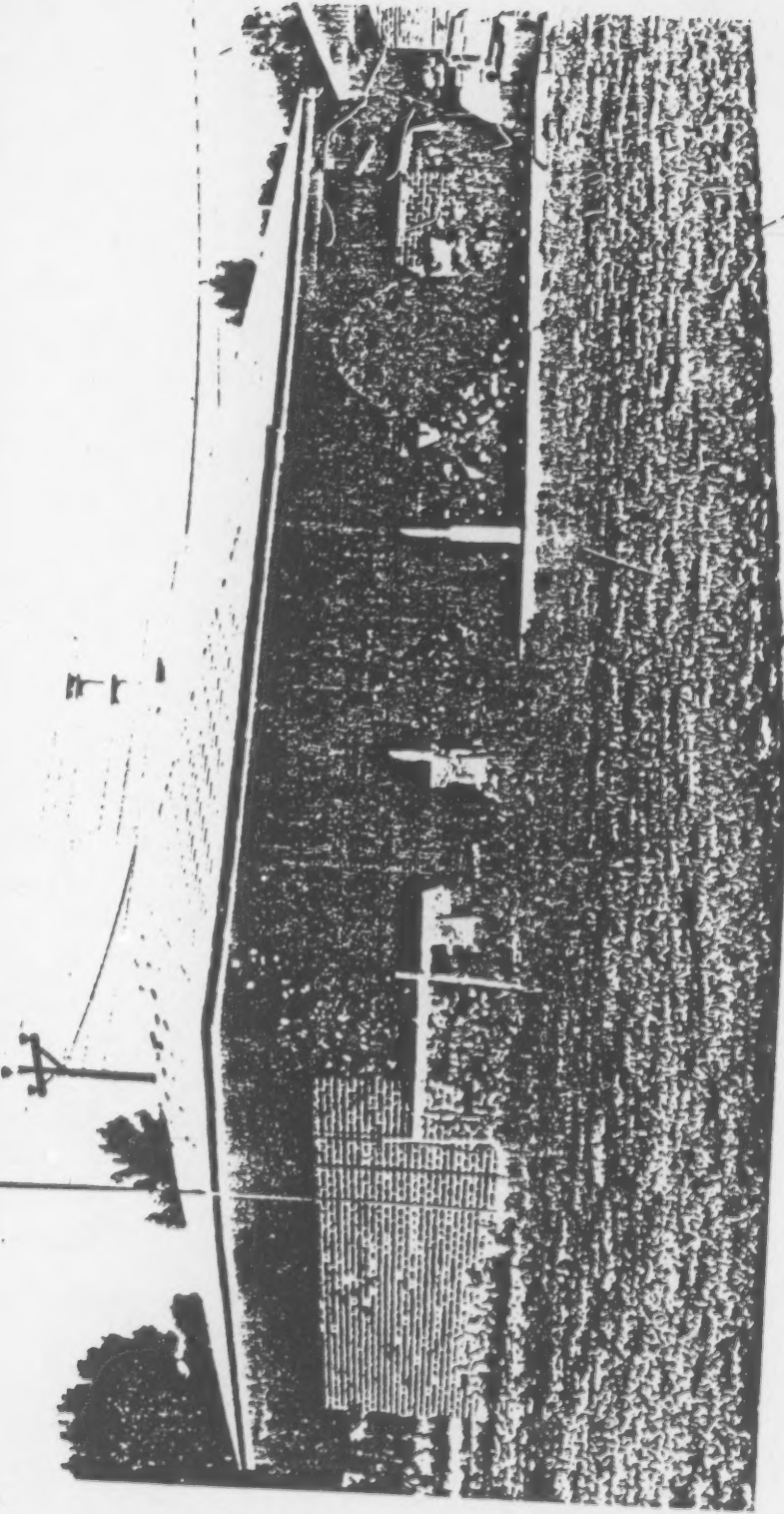
<u>Fiscal Year</u>	<u>Average Annual Contribution Per Dwelling Unit (at Program Reservation)</u>	<u>Average Total Development Cost Per Dwelling Unit (at Program Reservation)</u>
1972	\$ 1,574	\$22,124
1973	1,930	28,201
1974 <u>1/</u>		
1975	3,129	35,760
1976 <u>2/</u>	3,428	40,828
1977	4,316	55,420
1978	4,327	56,928
1979	4,778	62,862
1980	5,369	67,593
1981 <u>3/</u>	5,891	73,873
1982	6,152	63,809

1/ FY 1974 data is not included, since that was the year of the program's temporary suspension and only 888 units were placed under ACC at an estimated total development cost per units of \$24,790.

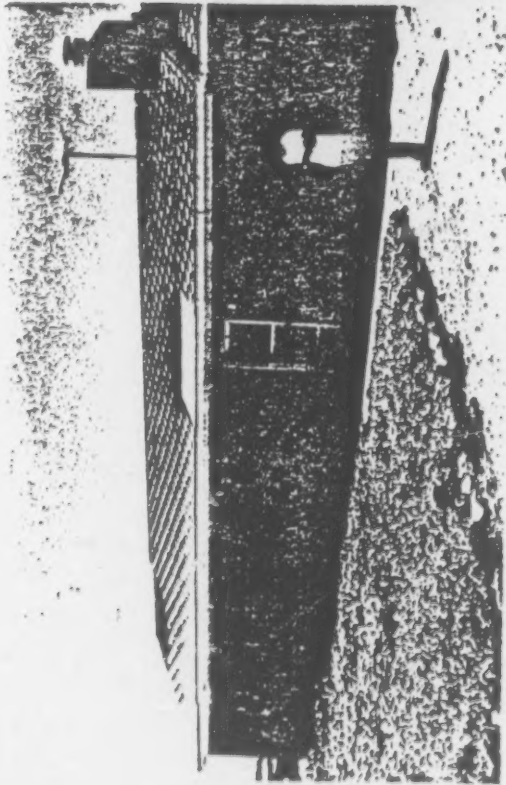
2/ Includes transition quarter.

3/ These estimates overstate the increase in the costs from previous years, since they include a higher percentage than usual of high cost Alaskan units.

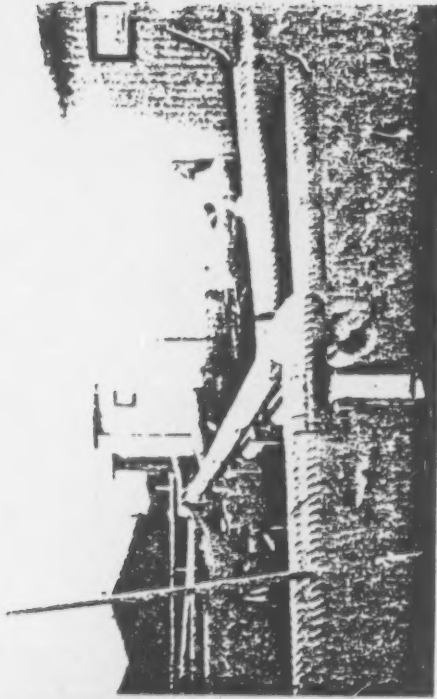
SOURCE: AHAS Computer System



HUD-ASSISTED NEW CONSTRUCTION
FAMILY UNIT--2 COLORADO



HUD-ASSISTED NEW CONSTRUCTION
FAMILY UNIT-- UTAH



INSULATED, ABOVE-GRADE UTILITY DUCTS.
PERMAFROST AREA-- ALASKA

HOUSING MANAGEMENT PROGRESSGeneral

Currently there are almost 170 Indian Housing Authorities managing about 46,100 homes occupied by families in Native American areas. The Indian Field Offices have worked diligently with the IHAs to improve management operations and to assure that there is good communication and coordination between an IHA and its Tribal leadership. Field Office staff attend regional and local Indian housing meetings to discuss HUD policies and procedures; Field Office staff also conduct special workshops to discuss important topics, such as financial procedures and cost containment.

Financially-Troubled Indian Housing Authorities

As reported last year, approximately 40 percent (68) of the 170 Indian Housing Authorities (IHAs) were found to have serious management and financial problems, including high tenant accounts receivables, fund diversions, lack of proper financial procedures and other financial difficulties. To improve their financial stability as well as improve their management capability, the HUD Indian field offices were instructed to conduct comprehensive analyses of the operations of IHAs designated as financially troubled. These analyses were to identify the causes of financial instability and to help these authorities to develop Management Improvement Plans (MIPs) to resolve those problems. To assure Tribal leadership was involved, Tribal approval was required on each MIP before HUD's approval and implementation. The Department required that these MIPs be approved by September 30, 1982. Table II-E shows the troubled Indian Housing Authorities in each region.

An IHA was considered financially-troubled based on one or more of the following criteria:

- a. Program operating reserves were below 20 percent of maximum amount authorized based upon the IHAs approved operating budget and annual financial statements for either homeownership or rental programs.
- b. Accounts receivable constitute 70 percent or more of the available cash (operating) reserves of an IHA's rental or homeownership programs (excluding accounts receivable for equity payments in homeownership units).
- c. There was evidence that program funds were being diverted for purposes other than that for which their use is authorized.

As shown in the list on the next page, as of October 1, 1982, approximately 95 percent of the MIPs have been approved and are in early stages of implementation.

<u>Indian Field Offices</u>	<u>Approved</u>	<u>Pending</u>
Chicago Office of Indian Programs	24	0
Oklahoma Division of Indian Programs	5	1
Denver Office of Indian Programs	26	1
San Francisco Office of Indian Programs	5	0
Seattle Office of Indian Programs	6	1
Anchorage Area Office	2	0

In connection with these MIPs, HUD has developed a reporting system to assist Indian Field Offices in tracking progress in MIP implementation and in providing technical assistance to financially-troubled IHAs when necessary. This reporting system will entail quarterly reports on the status of implementation of the MIPs for all financially-troubled IHAs as well as quarterly reports on the status of tenant accounts receivable reductions for all IHAs with units in management. One of the important benefits of the MIP activity was that better relationships were established between Tribes, IHAs and HUD Indian field offices, and as a result many Tribes obtained a clearer understanding of their role vis-a-vis the IHAs and HUD.

Crow Management Demonstration Project

As an initiative in improving management capability in IHAs, the Department has authorized the Montana Crow Tribal Housing Authority (CTHA) to enter into a contract with the firm of Deloitte, Haskins and Sells. The objective of this contract is to provide the CTHA with the necessary expertise, through training and on-site technical assistance, to ensure efficient and effective management and administration of its programs in a business-like manner and in compliance with HUD requirements. The work carried out by the contractor is intended to serve as an experience base which can be utilized in the improvement of other seriously troubled IHAs.

Management and Fiscal Controls

To insure that IHAs designated as financially-troubled are managing their funds properly, the Indian Field Offices have implemented new procedures, such as requiring all financially-troubled IHAs to obtain HUD concurrence on all expenditures made with development funds. The Field Offices have also been working vigorously to assure that all audit findings are resolved within established time frames. Tracking procedures have been set-up for this purpose. Noticeable progress has been made. For instance, the Oklahoma City Office reported that all amounts identified in audits as owed HUD have been collected. Further, the Oklahoma Office indicated that the Housing Authority of the Chickasaw Nation of Oklahoma reduced their general fund imbalances which were in excess of \$476,000 to less than \$3,000. In another instance, it was found that the Housing Authority of the Creek Nation was not following correct accounting procedures; after instituting correct accounting procedures for each old mutual help participant since 1971, the Creek IHA was able to repay HUD \$253,244.

Debt Collection Progress

As a part of the Department's emphasis on debt collection, the Indian Field Offices have implemented action to reduce debts owed by IHAs. For instance, the Oklahoma City Office has collected 99 percent or over \$7 million of funds due HUD from its IHAs. The Oklahoma City Office has also been able to collect most of the advances paid for the Indian Master Insurance Premiums for 1977 and 1980. Of \$2,887,892 advanced to IHAs within the Oklahoma City jurisdiction only \$44,572 is still owed to HUD. The Seattle Office has also made progress in debt collection of excess development funds and delinquent residual receipts. The amount of debt owed HUD at the beginning of Fiscal Year 1982, as well as the amount accumulated during Fiscal Year 1982, has been reduced from \$919,055 to \$359,151. Seattle also reported that of the \$590,756 advanced for insurance premium payment in 1980, all but \$12,466 has been refunded to HUD.

Tenant Accounts Receivables

A problem for many IHAs, and a major cause of financial instability, is a failure of residents to pay their homebuyer payments or rent. This failure has been especially prevalent for those residents of IHAs identified as financially-troubled. This lack of payment sometimes results in IHAs utilizing resources other than general operating funds to support program operations.

In order to focus on resolving this problem, HUD established a goal for achieving a 10 percent decrease in all IHA's tenant accounts receivables (TARs). Table II-F shows overall progress in this area. To insure a method for tracking progress in reducing TARs on a national basis, Headquarters developed a reporting system which would show the status of IHAs collection process, as well as provide an early warning system to detect problems quickly and supply assistance, if needed. To date, there has been some success in the collection of TARs, although it is expected to involve an extended effort to fully correct this problem.

Although the nationwide total amount of TARs increased during Fiscal Year 1982, the Indian Field Offices reported that the TARs as a percent of monthly charge actually decreased because of an increase in the total amount of charges to families in occupancy at the start of Fiscal Year 1982 and additional units coming under management during Fiscal Year 1982. This was especially true for Oklahoma City Division of Indian Programs and the Seattle Office of Indian Programs.

The Chicago OIP reported a significant decrease in their TARs (over 10 percent). They accomplished this with the assistance of Tribal Chairmen, Tribal Councils, IHA Boards of Commissioners, and IHA staffs. Approximately nine IHAs in the Chicago area have implemented payroll deduction plans for Tribal and IHA employees, which has made a significant improvement in

rent collections and reduced TARs. Also, as a result of a meeting with the Reservation Business Committees for two tribes, Leech Lake and Fond du Lac, the Chicago Office was able to get a commitment from the Tribes to pay off their IHA's TARs in full, amounting to approximately \$75,000 for Leech Lake and \$25,000 for Fond du Lac.

In the Seattle Region, eight IHAs were able to reach the goal of 10 percent reduction. Four of these eight (Lummi, Warm Springs, Makah, and Yakima Nation) exceeded this goal with reductions of 17 percent, 26 percent, 38 percent and 51 percent respectively.

As stated before, efforts have been ongoing between HUD Indian Field Offices and IHAs to address rent collection problems. Meetings with IHA Boards of Commissioners, Tribal officials, Tribal court personnel and judges to explain HUD housing programs have been held. Counseling programs for prospective tenants have emphasized family budgeting and monthly payments; workshops for IHA management and staff have been held.

Also, HUD staff have worked in cooperation with Indian Health Service (IHS) and Bureau of Indian Affairs (BIA) staff to get IHS and BIA employees on reservations to pay delinquent charges to their IHAs.

Finally, there have been sanctions placed against some IHAs for failure to take steps to actively reduce their TARs, and against Tribes that are not cooperating with IHAs to enforce stricter policies in this area. Some of these sanctions have included: denying new units; recapturing development funds; and denying Comprehensive Improvement Assistance Program funding.

In this time of economic constraints, IHAs are facing the problem of high unemployment among their residents. Due to cutbacks in some Federal grant programs, and a slump in the lumber and fishing industries, many residents in the homeownership program have not been able to maintain their payments. It has been reported that TARs have risen in IHAs that have not previously reported a high percentage of TARs. Although in rental and Turn-key III programs tenant's payments vary with the family's income, the Mutual Help program requires homebuyers to pay a "minimum payment" of the administrative charge plus their own utility bills and maintenance on their home. Several of the Indian Field Offices reported that necessary administrative charges, in addition to utility and maintenance expenses, have caused a considerable burden on unemployed families.

Comprehensive Improvement Assistance Program

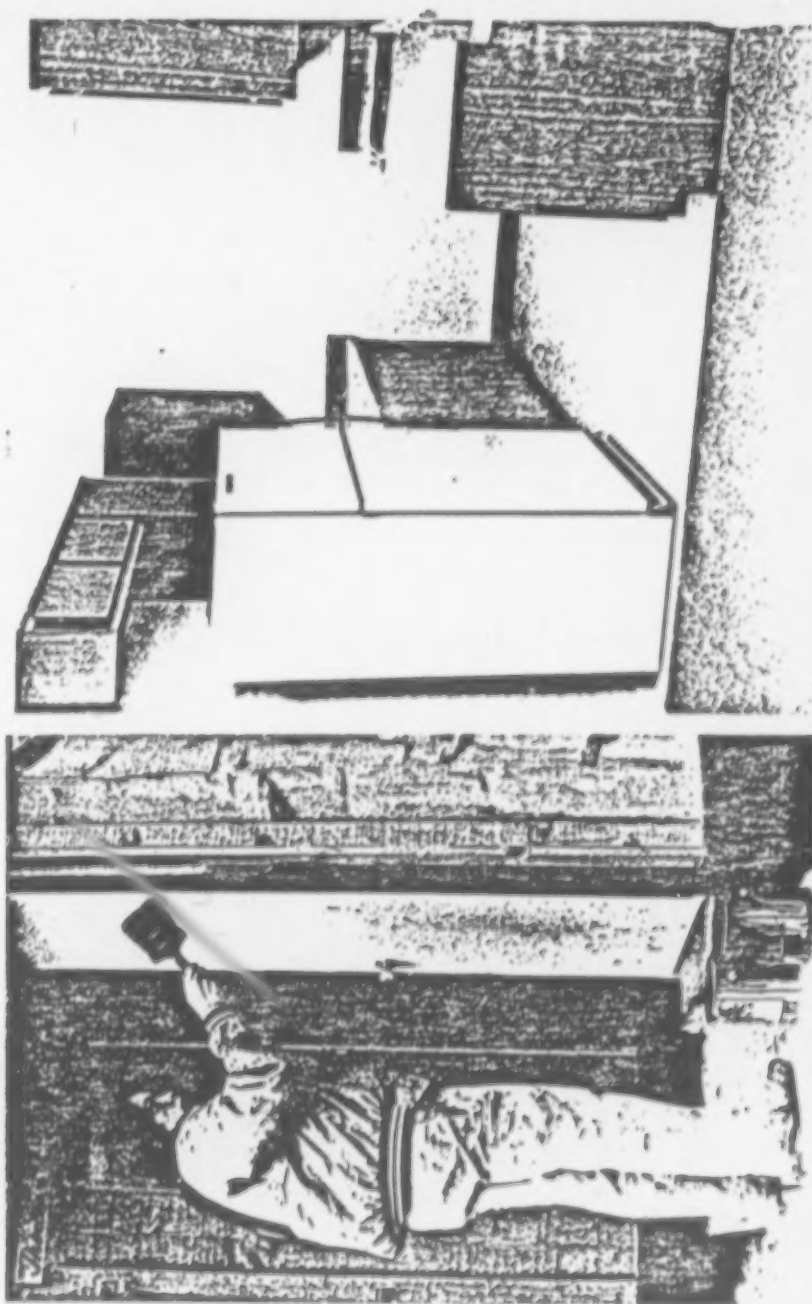
The Comprehensive Improvement Assistance Program (CIAP), provided by Congress in the 1980 Housing and Community Development Act, authorizes HUD to provide financial assistance to Public Housing Agencies, including Indian Housing Authorities. Its objectives are to improve the physical condition and to upgrade the management and operation of existing public housing projects. CIAP provides modernization for Indian rental and Mutual Help Homeownership Opportunity programs. In Fiscal Year 1982, the Department set-aside approximately \$1.97 million in contract authority for Indian Housing Authorities which will support approximately \$19.33 million in modernization work. Each Indian field office used their allocation of Fiscal Year 1982 CIAP funds for the most critical needs, such as energy conservation measures and the correction of design and construction deficiencies.

TABLE II-E
Financially-Troubled Indian Housing Authorities

	<u>No. IHAs With Units In Management</u>	<u>No. Of Financially- Troubled IHAs</u>	<u>Percent Of Financially- Troubled IHAs</u>
Chicago OIP	32	24	75
Oklahoma City OIP	23	6	26
Denver OIP	28	27	96
San Francisco OIP	43	5	12
Seattle OIP	22	7	32
Anchorage A.O.	15	2	13
Total	163	71	43

TABLE II-F
Indian Housing Authorities Achieving a 10 Percent Decrease In
Tenant Accounts Receivables (TARs)

	<u>No. Of IHAs To Reach Goal</u>	<u>% Of Goal</u>
Chicago OIP	15	48
Oklahoma City OIP	17	71
Denver OIP	6	21
San Francisco OIP	12	29
Seattle OIP	8	44
Anchorage AO	8	73



CHAPTER III. Report on Community Development

A. Indian Community Development Programs

There are three programs funded under Title I of the Housing and Community Development Act of 1974, as amended, for which Indian tribes and Alaskan natives are eligible. These programs all have the common objective of assisting in the development of "viable urban communities, by providing decent housing, a suitable living environment, and by expanding economic opportunities, principally for persons of low and moderate income."

These programs are:

Community Development Block Grant (CDBG) Program for Indian Tribes and Alaska Natives. This program, established separately from the Small Cities and Entitlement Cities Programs in 1977, is funded under Section 107, the Secretary's Discretionary Fund. It is the major source of HUD funding for Indian community development.

Technical Assistance. Technical assistance funding is also available through the Secretary's Discretionary Fund for planning, developing and administering community development activities. Indian tribes compete for technical assistance funds along with units of general local government, States and areawide planning organizations.

Urban Development Action Grants (UDAG). UDAG is a major Federal assistance program directed to the economic development, revitalization and conservation of distressed areas. A 1980 legislative amendment included Indian Tribes as eligible applicants for the Urban Development Action Grant program provided that they meet the "distressed community" eligibility requirements specified in the Act.

Responsibility within HUD for these programs was delegated by the Secretary to the Assistant Secretary for Community Planning and Development. The following sections describe Indian and Alaskan Native participation in these programs.

B. Indian Community Development Block Grant Program - Trends and Changes

The number of grant applications received in 1982 was the highest since the inception of the program as indicated on Table II-C. Indian tribes first began receiving community development block grant funds in 1975 in competition with local governments applying under the CDBG Small Cities Program. During the first two years, 1975 and 1976, Indian tribes received \$22,579,243, less than 5 percent of the total Small Cities program funds,

although in many far western states, Indian tribes accounted for proportionally higher distributions of funds. These diverse results, together with the high degree of distress on reservations, led to the establishment of a separate Indian Community Development Block Grant Program within the Secretary's Discretionary Fund. This program was first operational in Fiscal Year 1978 and recognizes not only the Indian tribes' extreme distress and significant cultural differences, but also the special relationship tribes have with the Federal government.

The Community Development block grant concept has worked well on reservations. Prior to 1975, few Indian communities participated in HUD's categorical community development programs. In contrast to other programs available to Indian tribes and to HUD's previous assistance programs, the CDBG program permits Tribes to set their own priorities within a wide range of eligible activities, and is considered much more responsive to local needs.

Funding History:

As indicated in Table III-A, the funding level has increased from a low of \$10,656,592 in 1975 to above \$30 million in the 1980s. In the eight years Indians have been receiving block grant funds, a total of \$188,718,480 has been allocated to 456 tribes. During 1982, 112 Tribes received funds.

Funds are allocated from Central Office to the Offices of Indian Programs which hold annual competitions for funds. The allocations for FY 1975-1982 by region appear in Table III-A. The 1981 and 1982 allocations reflect the organizational change in the regional structure for Indian programs which became effective during Fiscal Year 1981. For reasons of efficiency and improved service, Tribes in Region I-V plus the State of Iowa are all serviced from HUD's Region V Office in Chicago. The Oklahoma Area Office has assumed the responsibility for the states of Louisiana, Texas, Arkansas, Kansas, Missouri and Oklahoma. In addition to the previous states included under Region VIII's authority, the State of Nebraska is included. Region X includes Idaho, Oregon and Washington. The State of Alaska continues to be serviced through a separate office in Anchorage, and Region IX remains unchanged. The actual number of tribes for which each Office is now responsible appears in Table III-B.

TABLE III-A
INDIAN COMMUNITY DEVELOPMENT BLOCK GRANT FUNDING

REGION	1975 - 1982					
	1975	1976	1977	1978	1979	1980
I	\$ 175,000	\$ 120,000	\$ 817,695	\$ 347,000	\$ 343,000	\$ 251,000
II	300,000	—	276,000	385,000	454,000	517,000
III	250,000	—	250,000	146,000	139,000	90,000
IV	223,000	500,000	835,000	666,000	727,000	700,000
V	1,899,000	1,193,962	1,841,497	1,976,000	2,107,000	1,979,000
VI	88,000	350,000	284,000	3,301,000	3,003,000	3,939,000
VII	240,000	1,073,500	455,456	615,000	626,000	510,000
VIII	3,045,000	2,242,500	4,339,000	4,622,000	5,226,000	5,382,000
IX	3,544,690	4,790,342	7,281,209	9,737,000	11,512,000	13,159,000
X	891,902	1,652,347	2,459,000	3,205,000	3,863,000	4,474,000
ALASKA	—	—	—	—	—	—
Total	\$10,656,592	\$11,922,651	\$18,839,237	\$25,000,000	\$28,000,000	\$31,000,000
						\$30,000,000

* 150,000 in 1975 and \$75,000 in 1976 went to State recognized tribes not currently eligible for the Indian set-aside.

Source: Department of Housing and Urban Development, Assistant Secretary for Community Planning and Development,
Office of Program Policy Development

TABLE III - B
REQUESTS FOR INDIAN CDBG FUNDING
FY 1982

Regions	Tribes Eligible for Funding	Tribes Submitting Pre-Applications	Tribes Funded	% of Pre- Applications Funded	% of Total Eligible Funded
V	52	28	9	32	17
VI	40	34	19	41	48
VIII	30	27	16	33	53
IX	138	111	51	46	40
X	36	32	8	25	22
ALASKA	209	37	9	24	4
TOTAL	505	269	112	37	22

Administrative Changes:

The formula for allocating funds to the regions has undergone further change. During Fiscal Year 1981, the formula used for allocating funds was based 75% on population and 25% on past funding levels. In FY 1982, funds were allocated on the basis of population only.

A HUD study done in 1979 showed that past funding was neither a measure of capability nor distress, and that it was unfair to small tribes unsophisticated in the art of grantsmanship. In the search for valid need-related indicators, the formula variables for entitlement cities and urban counties in the original CDBG formula were considered first. These variables, poverty and overcrowded housing, along with an index of other need-related variables were tested for accuracy in measuring Indian community development needs. No reliable measures of community development need were found. This result was thought to be caused by the poor quality of the data and the increased variances associated with the relatively large-scale, selective programs of government housing and economic assistance provided to some reservations. For instance, a very poor reservation might have received a relatively high level of HUD housing assistance, and have little overcrowded or substandard housing.

The study concluded that no variable other than population had any need-related validity. Therefore, HUD decided to phase-out the use of past funding as an allocation variable by 1982 and allocated funds totally on the basis of population until a better basis for allocating funds was found. It is hoped that 1980 census information will serve as a means of improving the allocation process once it is available.

Program Activities:

The Indian Community Development Block Grant program allows applicants to request funding for a wide variety of activities. The majority of funds have been used for the following types of activities:

- o Housing Rehabilitation
- o Infrastructure Development
- o Community Facilities
- o Economic Development

TABLE III-C
REQUESTS FOR INDIAN CDBG FUNDING
FY 1980 - 1982

REGION	NUMBER OF REQUEST FOR FUNDING			AMOUNTS OF FUNDS REQUESTED			PERCENT OF REQUESTS MET		
	1980	1981	1982	1980	1981	1982	1980	1981	1982
I	6			\$ 401,200			63		
II	2			603,000			86		
III	2			90,000			100		
IV	4			2,284,630			31		
V	22	37	28	4,762,834	\$11,148,942	\$ 7,162,026	42	32	33
VI	33	33	46	7,557,000	12,421,000	11,270,665	52	38	44
VII	4			860,000			59		
VIII	23	27	48	8,123,896	10,834,817	11,426,445	66	53	45
IX	92	79	111	28,313,534	25,351,259	40,567,153	46	57	31
X	89	22	32	14,348,000	4,801,000	5,876,000	31	36	30
ALASKA		58	37		14,808,037	9,787,000		22	32
TOTAL	277	256	302	\$67,344,094	\$79,365,055	\$86,089,289	46	42	34

SOURCE: Department of Housing and Urban Development
Assistant Secretary for CPD

Average grant size requested 1980: \$243,119
Average grant size requested 1981: \$258,140
Average grant size requested 1982: \$285,063

The average size of grants has increased in recent years. This increase reflects both the increased cost of construction and rising land prices, but more importantly a trend toward more sophisticated and complex projects. The increase is greatest in the project categories of housing rehabilitation and infrastructure as indicated in Table III-D. Average grant size may have been curtailed in FY 1982 because of grant ceilings established by HUD Field Offices in consultation with Tribal applicants.

Table III-E shows the percent of funding in each of the categories identified in Table III-D for Fiscal Years 1980, 1981, and 1982.

(a) Housing Rehabilitation

Housing rehabilitation continues to be the most popular project category and accounted for nearly one-third of all Indian Community Development Block Grant funds for the third consecutive year. One of the main reasons for the continued popularity of housing rehabilitation is the generally poor quality of most reservations' housing stock.

There was no significant change this year in the average size of the housing rehabilitation grant. Grants for housing rehabilitation decreased from an average of \$243,274 in 1981 to \$220,225 in 1982. Prior to 1981 many small housing rehabilitation projects were funded. The small project size reflected both a lack of administrative capacity among many applicants and the large number of very small tribes participating in this type of activity. This year's grant size indicates that reservations are continuing to undertake much larger scale projects.

(b) Infrastructure

Infrastructure project funding experienced a dramatic increase from 1980 to 1981. The high level of infrastructure funding continued in 1982. The "infrastructure" activity combines such activities as water and sewer projects, fire protection equipment and facilities, and street and road improvements. In Fiscal Year 1980 infrastructure accounted for only 16 percent of program funds. In Fiscal Year 1981 this increased to 30 percent, placing it second to housing rehabilitation in both number of grants awarded and total percent of funds used. Again in Fiscal Year 1982, infrastructure ranked second to housing rehabilitation in both number of grants awarded and percent of funds used. Similar to housing rehabilitation, the average size of the grant awarded for infrastructure was about the same as it was in Fiscal Year 1981.

The largest percentage of funds in the infrastructure category was for water and sewer activities. Approximately 59 percent of the infrastructure expenditures in Fiscal Year 1982 were for water and sewer activities.

(c) Community Facilities

Funding for community facilities increased to the Fiscal Year 1980 level at 24 percent. This was the third most popular activity both in number of projects and dollar amount. Many Tribes continue to seek funds for new or improved community facilities.

Table III-D
Average Grant Size by Type of Activity

	<u>1980</u>	<u>1981</u>	<u>1982</u>
Housing rehabilitation	\$ 82,156	\$ 243,274	\$ 220,225
Infrastructure	72,402	248,453	245,458
Community Facilities	210,721	220,402	241,109
Economic Development	212,142	312,925	294,338
Average Grant size funded for all activities	\$ 173,913	\$ 231,035	\$ 235,754

Table III-E
Percent of Funds Used By Program Activity

	<u>Housing Rehab.</u>	<u>Infra- Structure</u>	<u>Comm. Facilities</u>	<u>Economic Development</u>	<u>Other</u>
1980	32	16	24	17	11
1981	32	30	14	16	8
1982	30	26	24	17	3

(d) Economic Development:

Economic development is a particularly important objective for Indian tribes in their attempt to achieve self-sufficiency and alleviate the high unemployment rate common to the reservations.

During FY 1982 \$5.3 million was awarded for economic development representing 17 percent of CDBG funds. The increasing interest and recognition of the role that economic development projects can play is reflected not only in the CDBG program but also in packaging public/private initiatives such as those encouraged by the UDAG program as discussed later in this section. As noted in the technical assistance section of the report, training to improve Tribal capacity to develop, package and implement economic development programs is being undertaken. It is expected that this category will continue to grow in future years.

• White Earth Tribe

An example of a conservative and well planned economic development project comes from the White Earth Tribe in Northwest Minnesota. This project also shows the coordination of community economic development needs with housing needs.

A CDBG grant of \$300,000 is being used to expand and renovate an Indian-owned Saw Mill and Building Supply company. An office and warehouse with improved equipment and inventory will be enlarged and broadened. This will enable the developers of 50 units of HUD-assisted single-family housing to purchase supplies close to the construction site rather than miles away. It will expedite delivery and save overall production costs. Equally important, 25 Indian families will benefit from long-term gainful employment.

c Gila River Tribe, Arizona

Perhaps the most outstanding example of combining Indian heritage and economic interest is the 15 acre Gila Heritage Park. The project was begun in 1978 and is expected to be completed by June of 1983. This project located between Phoenix and Tucson is ideally situated to take advantage of an area of very high tourism. Gila Heritage Park will consist of five separate villages representing 2,000 years of Pima, Maricopa, Papago, Apache, and Hohokum tribal life. Additionally, there will be a museum, a restaurant and a craft shop. This project represents a high degree of acumen on the part of the Gila River Indians in utilizing funding sources for projects to build an ongoing and permanent business foundation for the Tribe.

Leveraging:

Using CDBG funds to leverage much greater amounts of non-federal money is becoming common among Tribes. An example possibly worthy

of duplication is reported by the Seattle OIP. Two Tribes are using their CDBG funds to "buy down" bank interest charges on housing rehabilitation loans. The Tribe agrees to pre-pay all interest charges and agrees to assume a small percentage of the rehabilitation loan. In response, the commercial bank makes a rehabilitation loan to the Indian homeowner. The payments on homes are low enough to allow low- and moderate-income homeowners to afford them. The bank transfers that portion of the improvement loan payment due the Tribe. The Tribe puts the money in a revolving fund to be used again for other Indian homeowners. Thus, the result is that Federal funds are being used several times over. The Tribe's revolving fund is increased, Indians live in better homes and private funds come to reservations. Mutually beneficial credit arrangements are beginning.

Program Coordination:

In Arizona and New Mexico the Indian tribes have been highly effective in coordinating the HUD Community Development Block Grant program with HUD housing programs and other funding/program sources. Illustrative of this coordination are:

o Pueblo Indians, New Mexico

The Plaza Restoration Project includes 254 units in two four story adobe structures. These buildings pre-date the Spanish conquistadors of the mid-1540s. The Plaza area has religious and culture prohibitions which preclude modern conveniences such as water and sewer lines, electricity and paved roads. Tribal labor was used exclusively for the restoration work. Indian designed and crafted tools plus natural/original material were also used. Thus, employment was provided and available natural resources were used. The Plaza Restoration Project is just outside the City of Taos and 125 miles from Albuquerque, the State capital. This project, which used \$660,000 of HUD CDBG grants over a period of four years, has been a major tourist attraction, resulting in increased tribal income.

The Fiscal Year 1982 grant to the Pueblo Indians is for a project involving the Indian Health Service (IHS) and the Bureau of Indian Affairs (BIA). This project is for the rehabilitation of 150 partially occupied units of sub-standard housing. The HUD grant of \$546,924 and BIA grant of \$88,300 is for rehabilitation while a \$1 million IHS grant is for a sewer line. This is an addition to a previously IHS funded and completed water system. Indian tribal labor is being used exclusively on this project to bring the housing up to standard condition.

o Acoma Tribe, New Mexico

Acoma Tribal labor will be used exclusively on Fiscal Year 1981 and 1982 CDBG housing rehabilitation grants totalling \$800,000. In addition, BIA awarded a \$35,000 grant and the

State of New Mexico awarded a \$10,000 grant. Of these funds, \$183,500 will be used to build a paved road to this traditional Indian village, thus enhancing accessibility for tourists. Water and sewer will be brought to strategic points improving livability.

o Hopi Tribe, Arizona

Fiscal Year 1981 and 1982 HUD grants totalling \$1 million, are being coordinated with engineering services and technical assistance provided by the IHS and the National Park Service to (1) rehabilitate 120 units of housing in three villages, and (2) bring in water and sewer lines to centrally located village points.

Program Initiatives and Changes:

The major change affecting the Community Development Block Grant Program for Indian Tribes and Alaskan Native Villages in FY 1982 was the reexamination of the requirements of the program with the intent of reducing these requirements to the maximum extent feasible. Changes are now being proposed to simplify program requirements in FY 1983.

In FY 1983 the two-step preapplication/full-application process will be eliminated in favor of a one-step application process. This will reduce the paperwork burden on all applicants.

A study of the rating and ranking systems used by HUD Field Offices to rate and rank Indian applications is now under way. The results of this study will be used to determine the feasibility of more uniformity in rating factors and the weights given to each factor. Appropriate changes will be instituted for FY 1984 funding. Every effort will be made to respond to specific concerns of eligible applicants in each region.

C. Urban Development Action Grants (UDAG)

UDAG is a major HUD economic development program directed toward the revitalization and conservation of distressed communities. A 1980 legislative amendment permits Indian tribes to be considered eligible to apply for Urban Development Action Grants if they meet the "Distressed community" eligibility requirements.

In order to be eligible for UDAG assistance Indian tribes must be: 1) located on a reservation or in an Alaskan Native Village; and 2) eligible recipients under the State and Local Fiscal Assistance Act of 1972. They compete with cities in four funding rounds each year within the population size competitive grouping appropriate to their population size.

In August, 1982 the first Urban Development Action Grant to an Indian tribe was announced. The Yavapai-Prescott Tribe of the Yavapai Reservation in Arizona was awarded \$1.12 million to assist in the construction of a 150 room hotel. The Action Grant serves as a second mortgage loan. The Tribe is leasing the 10 acre site to the partnership which will provide the Tribe a share in the projects net cash flow. A total of 156 new permanent jobs and 90 construction jobs are being generated by this project.

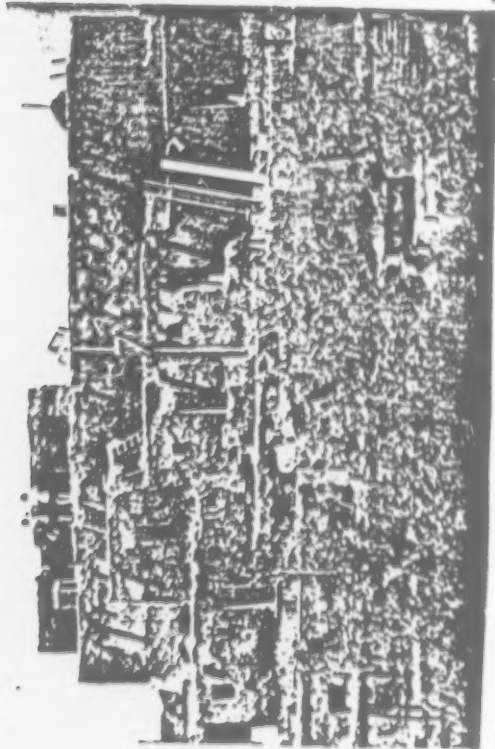
A second UDAG was awarded to in the Fall of 1982 to the Mississippi Band of Choctaw Indians. This Tribe received preliminary application approval for an Action Grant of \$600,000 to assist in the expansion of their wire harness manufacturing facility. Chahta Enterprises, which is the business arm of the Choctaw Indians, will build a 37,500 square foot building, equip it with new machinery and equipment, and hire approximately 185 additional people.

D. Technical Assistance

Section 107 of the Housing and Community Development Act of 1974 also authorizes expenditures from the Secretary's Discretionary Fund to provide technical assistance to Indian tribes eligible to apply for Community Development Block Grants. Funding for technical assistance in planning, developing, and administering community development activities is made available through this program. Indian tribes may receive assistance directly from private organizations, regional commissions, councils for Indian affairs, or from State governments that receive HUD technical assistance contracts.

During Fiscal Year 1982, \$300,000 was awarded to two organizations for technical assistance. The first award was to United South and Eastern Tribes, Inc. (USET) in the amount of \$200,000. The purpose of the project is to provide training and technical assistance to Indian tribes in USET's jurisdiction which need to improve their general capacity for managing Indian CDBG projects; and to provide training and technical assistance to all Indian tribes in the jurisdiction of the Chicago Office of Indian Programs to improve their capacity to design and manage housing rehabilitation projects. In this latter effort USET has contracted with Community Rehabilitation Training Center to modify courses previously developed to make them applicable to Indian tribal circumstances.

The second award was to Great Lakes Inter-Tribal Council, Inc. (GLITC) in the amount of \$100,000. Like the USET project this one has a two-fold purpose. First to provide training and technical assistance to Indian tribes within the States of Michigan, Minnesota, Iowa, and Wisconsin which need to improve their management effectiveness in carrying out CDBG programs and training and technical assistance to all Indian tribes within the Chicago Office of Indian Programs which need improved knowledge of economic development alternatives.



PLAZA RESTORATION PROJECT
TAOS PUEBLO-- NEW MEXICO

APPENDIX A

INDIAN COMMUNITY DEVELOPMENT BLOCK

GRANT FUNDING: 1980-1982

SOURCE: HUD Office of Community Planning and Development,
December, 1982

APPENDIX A

Indian CDBG Activities by Project Description
FY 1980-1982 Listed by State within Region

<u>Region/State/Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
<u>Region I</u>				
Connecticut				
Golden Hill Pequotsett	B-80-SR-09-0002	FY 1980	30,000	Community facility
Mashantucket Western Pequot	B-80-SR-09-0001	FY 1980	75,000	Economic development
Schaghticoke	B-80-SR-09-0003	FY 1980	26,200	Economic development
Maine				
Passamaquoddy Indian Township	B-80-SR-23-0001	FY 1980	75,000	Community ctr. and playground
Passamaquoddy Pleasant Pt.	B-80-SR-23-0002	FY 1980	31,000	Rehabilitation
	B-82-SR-23-0002	FY 1982	290,000	Community facility
Penobscot Indian Island	B-80-SR-23-0003	FY 1980	13,800	Parks and playgrounds
<u>Region II</u>				
New York				
Seneca Nations	B-80-SR-36-0001	FY 1980	210,000	Water and sewer, street improvements
St. Regis Mohawk Tribe	B-80-SR-36-0002	FY 1980	307,000	Housing rehab, fire fighting equipment, Senior center
	B-81-SR-36-0041	FY 1981	93,569	Housing Rehabilitation
<u>Region III</u>				
Virginia				
Nattapont Tribe	B-80-SR-51-0116	FY 1980	36,000	Community facility
Pemunkey Tribe	B-80-SR-51-0109	FY 1980	54,000	Housing rehab

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
<u>Region IV</u>				
<u>Florida</u>				
Miccosukee Tribe	B-80-SR-12-0002	FY 1980	70,000	Community facility
	B-81-SR-12-0010	FY 1981	131,276	Community facility
Seminole Tribe	B-81-SR-12-0011	FY 1981	300,000	Community facility
	B-80-SR-12-0001	FY 1980	315,000	Housing rehab
	B-82-SR-12-0001	FY 1982	300,000	Housing rehab
<u>Mississippi</u>				
Choctaw Tribe	B-80-SR-28-0001	FY 1980	315,000	Economic development
	B-81-SR-28-0012	FY 1981	300,000	Econ. Dev. Transportation Maintenance Center
<u>North Carolina</u>				
Eastern Band of Cherokee Indians	B-81-SR-37-0038	FY 1981	300,000	Econ Development Cable Vision
	B-82-SR-37-0001	FY 1982	300,000	Water
<u>Region V</u>				
<u>Michigan</u>				
Bay Mills Indian Community	B-81-SR-26-0014	FY 1981	300,000	Housing Rehabilitation
	B-82-SR-26-0003	FY 1982	272,620	Housing Rehabilitation
Grand Traverse	B-81-SR-26-0013	FY 1981	168,750	Economic Development
Hannahville, MI	B-80-SR-26-0002	FY 1980	107,690	Land Acquisition
Reevenue Bay, MI	B-80-SR-26-0004	FY 1980	300,000	Historic preservation
Saginaw-Chippewa Tribe		FY 1980	150,000	Housing rehab
Sault Ste. Marie Chippewa	B-80-SR-26-0007	FY 1980	150,000	Housing Rehab
	B-81-SR-26-0016	FY 1981	57,000	Land Acquisition

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Minnesota				
Bois Forte Reservation	B-80-SR-27-0008	FY 1980	300,000	Processing Plant for wild rice
Pond du Lac	B-80-SR-27-0007*	FY 1980	395,000	Community Facility Gymnasium
	B-82-SR-27-0005	FY 1982	300,000	
Leech Lake Reservation	B-80-SR-27-0006	FY 1980	300,000	Construction of grocery store, gas station
	B-81-SR-27-0024	FY 1981	300,000	Housing Rehabilitation
Prairie Island	B-81-SR-27-	FY 1981	76,250	Land Acquisition for Housing
Shakopee	B-81-SR-27-0020	FY 1981	80,000	Land Acquisition for Housing
Upper Sioux Community	B-81-SR-27-0021	FY 1981	128,750	Housing Rehabilitation
White Earth Reservation	B-80-SR-27-0003	FY 1980	300,000	Housing rehab
	B-82-SR-27-0001	FY 1982	300,000	Economic Development Saw Mill
Wisconsin				
Bad River Band of Lake Superior	B-81-SR-55-0035	FY 1981	300,000	Water & Sewer
Lac du Flambeau Band	B-81-SR-55-0027	FY 1981	297,863	Housing Rehabilitation
Menominee		FY 1980	300,000	Housing rehab
	B-81-SR-55-0026	FY 1981	300,000	Community Facility
Potawatomi	B-80-SR-55-0005	FY 1980	131,090	Community Center

*Part of three-year Comprehensive Grant

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Red Cliff Band	B-82-SR-55-0006	FY 1982	39,252	Community Facility rehab
St. Croix Tribe	B-82-SR-55-0002	FY 1982	229,210	Housing Rehabilitation
Sokaogan Chippewa	B-80-SR-27-0003	FY 1980	295,220	Housing Rehab
	B-81-SR-27-0029	FY 1981	284,543	Economic Development
Wisconsin Winnebago	B-81-SR-55-0028	FY 1981	100,000	Land acquisition for housing
<u>Region VI</u>				
<u>Texas</u>				
Tigua Indian Reservation	B-80-SR-48-0002	FY 1980	150,000	Land acquisition
	B-81-SR-48-0001	FY 1981	300,000	Economic Development
	B-82-SR-48-0001	FY 1982	350,000	Economic Development Community Facilities
<u>Louisiana</u>				
Coushatta Alliance	B-80-SR-22-0001	FY 1980	150,000	Housing Rehab
	B-82-SR-22-0001	FY 1982	125,000	Community Facility
<u>Oklahoma</u>				
Absentee Shawnee	B-82-SR-40-0015	FY 1982	275,000	Community Facility
Apache Tribe	B-80-SR-40-0016	FY 1980	150,000	Housing Rehab
	B-82-SR-40-0009	FY 1982	175,000	Community Facility
Caddo Tribe	B-80-SR-40-0015	FY 1980	150,000	Recreation Facility
	B-81-SR-40-0014	FY 1981	300,000	Housing Rehabilitation
Cherokee Nation	B-80-SR-40-0028	FY 1980	315,000	Water System
	B-81-SR-40-0014	FY 1981	130,800	Water & Sewer
	B-82-SR-40-0017	FY 1982	500,000	Water/Housing Rehab
Cheyenne-Arapahoe Tribe	B-80-SR-40-0023	FY 1980	498,700	Health facility
	B-82-SR-40-0021	FY 1982	300,000	Senior Center

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Chickasaw Nation	B-80-SR-40-0001	FY 1980	473,000	Neighborhood facility
	B-81-SR-40-0001	FY 1981	700,000	Community facility
	B-82-SR-40-0004	FY 1982	499,730	Economic Development
Choctaw Nation	B-80-SR-40-0010	FY 1980	223,050	Neighborhood facility
	B-81-SR-40-0023	FY 1981	700,000	Housing Rehabilitation
Creek Nation	B-80-SR-40-0011	FY 1980	500,000	Neighborhood facility
	B-81-SR-40-0024	FY 1981	570,000	Housing Rehabilitation
Delaware Tribe	B-82-SR-40-0005	FY 1982	225,000	Multi Purpose Bldg.
Iowa Tribe	B-81-SR-40-0020	FY 1981	173,320	Housing Rehabilitation
	B-82-SR-40-0006	FY 1982	175,000	Community Facility
Kaw Tribe	B-80-SR-40-0004	FY 1980	75,000	Acquisition for Housing
Kickapoo	B-80-SR-40-0026	FY 1980	100,000	Housing rehab
	B-82-SR-40-0001	FY 1982	100,000	Housing rehab
Kiowa Tribe	B-82-SR-40-0027	FY 1982	341,125	Day Care Center/ Housing Rehab
Miami Tribe	B-80-SR-40-0003	FY 1980	105,600	Housing rehab
Osage Tribe	B-80-SR-40-0021	FY 1980	353,050	Housing Rehab
	B-82-SR-40-0013	FY 1982	400,000	Housing Rehab/ Multipurpose Center
Otoe-Missouria Tribe	B-80-SR-40-0008	FY 1980	150,000	Housing Rehab
Ottawa Tribe	B-81-SR-40-0004	FY 1981	300,000	Housing Rehab
	B-82-SR-40-0025	FY 1982	175,000	Community Facility
Ponca Tribe	B-80-SR-40-0016	FY 1980	139,000	Housing Rehab

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Potawatomi Citizen Band	B-80-SR-40-0005	FY 1980	150,000	Economic Development
	B-82-SR-40-0008	FY 1982	350,000	Housing/Golf Course
Quapaw	B-82-SR-40-0010	FY 1982	150,000	Housing Rehab
Sac and Fox Tribe	B-80-SR-40-0012	FY 1980	150,000	Housing Rehab
	B-81-SR-40-0003	FY 1981	300,000	Housing Rehab
	B-82-SR-40-0002	FY 1982	250,000	Housing Rehab
Seminole Nation	B-81-SR-40-0012	FY 1981	700,000	Housing rehab
Tonkawa Tribe	B-81-SR-40-0011	FY 1981	257,880	Fire Protection
	B-82-SR-40-0007	FY 1982	156,145	Streets
Wichita Tribe	B-80-SR-40-0025	FY 1980	105,600	Housing rehab
Wyandotte	B-82-SR-40-0019	FY 1982	150,000	Housing Rehab
<u>Region VII</u>				
<u>Iowa</u>				
Sac and Fox Tribes	B-80-SR-20-0002	FY 1980	70,000	Community Center
	B-82-SR-19-0001	FY 1982	288,308	Housing Rehabilitation
<u>Kansas</u>				
Iowa Tribe of Kansas	B-80-SR-20-0001	FY 1980	40,000	Community Center
Kickapoo	B-82-SR-20-0002	FY 1982	250,000	Streets
Potawatomi Tribe	B-81-SR-20-0002	FY 1981	236,000	Community facility
	B-82-SR-20-0002	FY 1982	250,000	Streets
<u>Nebraska</u>				
Omaha Tribe	B-80-SR-31-0001	FY 1980	200,000	Fire Protection
	B-81-SR-31-0002	FY 1981	350,000	Economic Development (Dairy Farm)
Winnebago	B-80-SR-31-0002	FY 1980	100,000	Economic Development
	B-81-SR-31-0001	FY 1981	270,000	Economic Development (Food Store)
Santee	B-82-SR-31-0003	FY 1982	159,110	Housing rehab

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
<u>Region VIII</u>				
Colorado				
Southern Ute Reservation	B-80-SR-08-0001	FY 1980	335,000	Water/Sewer
	B-81-SR-08-0001	FY 1981	320,000	Access Roads
	B-82-SR-08-0001	FY 1982	380,000	Economic Development
Ute Mountain Reservation	B-80-SR-08-0002	FY 1980	250,000	Housing rehab
	B-81-SR-08-0002	FY 1981	278,000	Housing rehab
	B-82-SR-08-0002	FY 1982	387,500	Housing rehab
Montana				
Blackfeet Reservation	B-80-SR-30-0003	FY 1980	200,000	Housing rehab
	B-81-SR-30-0003	FY 1981	350,000	Land Acquisition
	B-82-SR-30-0003	FY 1982	400,000	Water
Crow Reservation	B-80-SR-30-0002	FY 1980	150,000	Housing rehab
Flathead Reservation	B-80-SR-30-0001	FY 1980	350,000	Comprehensive Grant
	B-81-SR-30-0001	FY 1981	375,000	Constr. Training Prog.
	B-82-SR-30-0006	FY 1982	400,000	Housing Rehab
Fort Belknap Reservation	B-80-SR-30-0006	FY 1980	250,000	Community Facility
	B-81-SR-30-0004	FY 1981	260,000	Housing rehab,
	B-82-SR-30-0001	FY 1982	265,000	Water & Sewer
	B-82-SR-30-0002	FY 1982	135,000	Housing rehab
Fort Peck Reservation	B-80-SR-30-0004	FY 1980	177,000	Community Facility
	B-81-SR-30-0002	FY 1981	250,000	Housing Rehab, Water & Sewer
Northern Cheyenne Reservation	B-80-SR-30-0007	FY 1980	215,000	Housing rehab
	B-82-SR-30-0004	FY 1982	400,000	Community Facility
Rocky Boy Reservation	B-80-SR-30-0005	FY 1980	150,000	Housing rehab
	B-81-SR-30-0005	FY 1981	150,000	Housing rehab
North Dakota				
Fort Berthold Reservation	B-80-SR-38-0002	FY 1980	350,000	Housing rehab, community facility water/sewer
	B-81-SR-38-0004	FY 1981	196,000	Housing rehab & Street paving
	B-82-SR-38-0002	FY 1982	167,915	Housing rehab

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Fort Totten Reservation	B-80-SR-38-0005	FY 1980	210,000	Housing Rehab
	B-81-SR-38-0003	FY 1981	120,000	Housing Rehab
Standing Rock Reservation	B-80-SR-38-0001	FY 1980	250,000	Housing rehab
Trenton Chippewa Tribe	B-80-SR-38-0003	FY 1980	215,000	Water/sewer
	B-81-SR-38-0001	FY 1981	175,000	Fire Protection
	B-82-SR-38-0001	FY 1982	250,000	Housing Rehab
Turtle Mountain Reservation	B-80-SR-38-0004	FY 1980	250,000	Community facility
	B-81-SR-38-0005	FY 1981	350,000	Housing Rehab
	B-82-SR-38-0003	FY 1982	400,000	Housing Rehab
South Dakota				
Cheyenne River Reservation	B-80-SR-46-0004	FY 1980	200,000	Housing rehab
	B-81-SR-46-0001	FY 1981	350,000	Community facility
	B-82-SR-46-0007	FY 1982	333,000	Housing rehab
Crow Creek Reservation	B-80-SR-46-0002	FY 1980	106,000	Housing rehab
	B-81-SR-46-0000	FY 1981	326,000	Water & Sewer
Lower Brule Sioux Tribe	B-80-SR-46-0007	FY 1980	200,000	Streets/roads
	B-82-SR-46-0005	FY 1982	201,812	Economic Development
Flandreau Sioux Tribe	B-80-SR-46-0006	FY 1980	200,000	Community facility
Rosebud Reservation	B-80-SR-46-0001	FY 1980	250,000	Street improvements
	B-81-SR-46-0004	FY 1981	350,000	Economic development
Sisseton Reservation	B-80-SR-46-0001	FY 1980	350,000	Comprehensive grant
	B-81-SR-46-0002	FY 1981	349,000	Housing rehab
Yankton Reservation	B-80-SR-46-0003	FY 1980	200,000	Housing rehab
	B-82-SR-46-0003	FY 1982	300,000	Housing rehab
Utah				
Unitah and Ouray Reservation	B-80-SR-49-0001	FY 1980	225,000	Water/Sewer
	B-81-SR-49-	FY 1981	350,000	Housing rehab
Skull Valley	B-82-SR-49-0002	FY-1982	167,163	Community Facility

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
<u>Wyoming</u>				
Wind River Reservation	B-80-SR-56-0001	FY 1980	225,000	Housing rehab
	B-81-SR-56-0001	FY 1981	350,000	Fire Protection
	B-81-SR-56-0002	FY 1981	278,000	Housing Rehab
	B-82-SR-56-0001	FY 1982	400,000	Water
	B-82-SR-56-0002	FY 1982	400,000	Water
<u>Region IX</u>				
<u>Arizona</u>				
Ak-Chin Indian Reservation	B-81-SR-04-0825	FY 1981	125,000	Economic Development
Cocopah	B-80-SR-04-0015	FY 1980	90,000	Housing rehab
	B-82-SR-04-0915	FY 1982	113,200	Community Facility
Colorado River	B-80-SR-04-0895	FY 1980	278,000	Solid Waste
Fort McDowell	B-80-SR-04-0873	FY 1980	225,000	Economic development
	B-81-SR-04-0873	FY 1981	175,000	Economic development
	B-82-SR-04-0873	FY 1982	255,786	Economic development
Fort Mojave	B-80-SR-04-0828	FY 1980	419,000	Economic development
Gila River	B-80-SR-04-0849	FY 1980	363,082	Economic development
	B-82-SR-04-0849	FY 1982	400,000	Economic development
Havasupai	B-80-SR-04-0822	FY 1980	175,000	Housing rehab
	B-81-SR-04-0822	FY 1981	450,000	Economic Development
	B-82-SR-04-0822	FY 1982	221,300	Housing rehab
Hopi	B-81-SR-04-0922	FY 1981	500,000	Water & Sewer/ Housing rehab
	B-82-SR-04-0922	FY 1982	475,000	Sewer
Hualapai	B-80-SR-04-0819	FY 1980	260,000	Community facility
Kaibab-Paiute	B-81-SR-04-0841	FY 1981	104,166	Fire protection
Navajo	B-80-SR-04-0877	FY 1980	500,000	Housing rehab
	B-81-SR-04-0877	FY 1981	3,304,352	Power line ext./ Econ. Development
	B-82-SR-04-0877	FY 1982	1,875,808	Housing rehab/ water/sewer

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Peyson	B-80-SR-04-0919	FY 1980	90,000	Site preparation
Pascua Yaqui	B-80-SR-04-0885	FY 1980	85,000	Community facility
	B-81-SR-04-0885	FY 1981	375,000	Land Acquisition
	B-82-SR-04-0885	FY 1982	385,000	Community Facility
Salt River	B-80-SR-04-0872	FY 1980	270,929	Neighborhood development
	B-81-SR-04-0872	FY 1981	500,000	Fire Protection/ Water system
	B-82-SR-04-0872	FY 1982	335,000	Neighborhood Development
White Mountain	B-80-SR-04-0817	FY 1980	495,000	Community facility
	B-81-SR-04-0817	FY 1981	165,000	Public Facility/ (Radio Station)
	B-82-SR-04-0817	FY 1982	339,000	Community facility
Yavapai Apache-Camp Verde	B-80-SR-04-0892	FY 1980	200,000	Economic development
	B-82-SR-04-0892	FY 1982	265,000	Community Facility
Yavapai-Prescott	B-80-SR-04-0871	FY 1980	200,000	Economic development
	B-81-SR-04-0871	FY 1981	93,000	Addition to community facility
California				
Barona	B-80-SR-06-0837	FY 1980	126,120	Housing rehab
	B-81-SR-06-0837	FY 1981	180,000	Housing rehab
Benton Paiute Reservation	B-80-SR-06-0842	FY 1980	59,100	Rehab/Infrastructure
	B-81-SR-06-0842	FY 1981	190,000	Community facility
Berry Creek	B-82-SR-06-0927	FY 1982	26,318	Water
Big Lagoon	B-81-SR-06-0888	FY 1981	117,000	Housing rehab
Big Pine	B-80-SR-06-0831	FY 1980	191,880	Community facility
Big Sandy	B-80-SR-06-0882	FY 1980	100,000	Housing and facility rehab
Bishop	B-80-SR-06-0830	FY 1980	509,000	Economic Dev.
Bridgeport	B-80-SR-06-0854	FY 1980	50,000	Community center
	B-81-SR-06-0854	FY 1981	190,000	Roads

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Chemehuevi Res.	B-80-SR-06-0894	FY 1980	115,000	Economic development
Cold Springs Rancheria	B-80-SR-06-0866	FY 1980	119,900	Community facility
	B-81-SR-06-0866	FY 1981	59,300	Fire protection
Covelo	B-80-SR-06-0875	FY 1980	115,000	Housing rehab
	B-82-SR-06-0875	FY 1982	4,250	Water
Cuyapipe	B-80-SR-06-0901	FY 1980	10,000	Community facility
Coyote Valley	B-81-SR-06-0824	FY 1981	102,625	Roads/Elec. Ext.
	B-82-SR-06-0824	FY 1982	91,051	Water/restroom
Fort Bidwell	B-80-SR-06-0826	FY 1980	298,454	Community facility
	B-82-SR-06-0826	FY 1982	159,000	Energy
Fort Independence	B-80-SR-06-0820	FY 1980	80,000	Housing rehab
	B-82-SR-06-0820	FY 1982	343,700	Energy
Fort Mojave	B-80-SR-06-0828	FY 1980	410,000	Economic development
Grindstone Rancheria	B-81-SR-06-0800	FY 1981	48,389	Community facility
Hoopa Valley	B-80-SR-06-0884	FY 1980	287,090	Water
			284,276	Housing rehab
	B-81-SR-06-0884	FY 1981	419,885	
Hopland Band of Pomo Indians	B-80-SR-06-0858	FY 1980	125,000	Water
	B-81-SR-06-0858	FY 1981	70,000	Fire protection
	B-82-SR-06-0858	FY 1982	167,500	Fire protection
La Jolla	B-80-SR-06-0807	FY 1980	150,000	Roads
	B-81-SR-06-0807	FY 1981	198,000	Econ. Development
	B-82-SR-06-0807	FY 1982	439,000	Econ. Development
Jamul	B-82-SR-06-0911	FY 1982	75,000	Housing rehab
Karak Tribe	B-80-SR-06-0917	FY 1980	150,000	Housing rehab
	B-81-SR-06-0917	FY 1981	321,779	Housing rehab
	B-82-SR-06-0917	FY 1982	375,000	Community facility
Laytonville Cahto	B-82-SR-06-0827	FY 1982	61,963	Roads

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Lone Pine	B-80-SR-06-0880	FY 1980	311,237	Health facility/ Economic Development/ Planning
Los Coyotes	B-80-SR-06-0852	FY 1980	50,000	Housing rehab
Manzanita Reservation	B-80-SR-06-0851	FY 1980	100,000	Water
	B-81-SR-06-0851	FY 1981	83,000	Other(utility lines)
	B-82-SR-06-0851	FY 1982	150,000	Housing rehab
Pala Indian Reservation	B-80-SR-06-0908	FY 1980	283,625	Economic development
	B-82-SR-06-0908	FY 1982	87,725	Solid waste disposal
Pauma Indian Reservation	B-80-SR-06-0803	FY 1980	60,000	Fire station
	B-80-SR-06-0921	FY 1980	5,500	Water
	B-81-SR-06-0803	FY 1981	110,000	Other(Flood control)
	B-82-SR-06-0803	FY 1982	162,750	Roads
' Pitt River	B-80-SR-06-0904	FY 1980	310,000	Community facility
	B-82-SR-06-0904	FY 1982	300,000	Community facility
Pesighini Rancheria	B-80-SR-06-0632	FY 1980	101,750	Rehab/Community facility
	B-81-SR-06-0832	FY 1981	121,226	Economic development
	B-82-SR-06-0832	FY 1982	250,597	Economic development
Rincon	B-80-SR-06-0867	FY 1980	136,000	Flood control
	B-80-SR-06-0920	FY 1980	4,000	Water lines
	B-81-SR-06-0867	FY 1981	150,000	Housing rehab
	B-82-SR-06-0867	FY 1982	185,000	Housing rehab
Robinson	B-81-SR-06-0891	FY 1981	397,000	Land acquisition
	B-82-SR-06-0891	FY 1982	324,239	Water/sewer
Ramsey Rancheria	B-80-SR-06-0804	FY 1980	118,000	Land acquisition
	B-82-SR-06-0804	FY 1982	75,806	Roads
San Manuel	B-80-SR-06-0862	FY 1980	25,000	Community facility
	B-81-SR-06-0862	FY 1982	95,000	Other (Flood control)
	B-82-SR-06-0862	FY 1982	350,000	Community facility

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
San Pasqual	B-80-SR-06-0836	FY 1980	102,000	Housing rehab
	B-82-SR-06-0836	FY 1982	175,000	Water/rehab
Santa Rosa Rancheria	B-81-SR-06-0870	FY 1981	80,000	Housing rehab
	B-82-SR-06-0870	FY 1982	54,000	Housing rehab
San Ysabel	B-80-SR-06-0811	FY 1980	100,000	Housing rehab
	B-81-SR-06-0811	FY 1981	160,000	Housing rehab
	B-82-SR-06-0811	FY 1982	90,000	Housing rehab
Santa Ynez	B-81-SR-06-0808	FY 1981	135,000	Sewer
Sherwood Valley	B-82-SR-06-0926	FY 1982	71,416	Public facility
Shingle Springs Ranch	B-80-SR-06-0905	FY 1980	129,000	Site preparation
Soboba	B-80-SR-06-0863	FY 1980	120,000	Housing rehab
	B-81-SR-06-0863	FY 1981	100,000	Housing rehab
Stewarts Point Rancheria	B-80-SR-06-0816	FY 1980	50,000	Housing rehab
	B-81-SR-06-0816	FY 1981	34,780	Community facility
	B-82-SR-06-0816	FY 1982	72,000	Roads
Susanville	B-80-SR-06-0897	FY 1980	124,351	Economic development
Sycuan Band	B-82-SR-06-0897	FY 1982	90,000	Housing rehab
Table Bluff	B-80-SR-06-0916	FY 1980	145,951	Housing rehab
Table Mountain Rancheria	B-81-SR-06-0913	FY 1981	76,000	Housing rehab
Torres Martinez	B-82-SR-06-0909	FY 1982	65,000	Swimming Pool
Tule River	B-80-SR-06-0914	FY 1980	98,760	Fire protection
Upper Lake	B-81-DN-06-0818	FY 1981	148,069	Housing rehab
	B-82-SR-06-0818	FY 1982	138,044	Housing rehab/drainage
Viejas	B-80-SR-06-0856	FY 1980	120,000	Housing rehab
	B-82-SR-06-0856	FY 1982	204,600	Housing rehab
New Mexico				
Acoma	B-80-SR-35-0876	FY 1980	205,183	Housing rehab
	B-81-SR-35-0876	FY 1981	287,089	Housing rehab
	B-82-SR-35-0876	FY 1982	522,437	Water/rehab/roads

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Cochiti	B-80-SR-35-0907	FY 1980	122,000	Fire protection
Isleta	B-80-SR-35-0874	FY 1980	120,000	Economic development
	B-81-SR-35-0874	FY 1981	346,232	Housing rehab/roads
Jemez	B-82-SR-35-0821	FY 1982	390,000	Community facility
Jicarilla	B-82-SR-35-8040	FY 1982	378,044	Community facility
Laguna	B-80-SR-35-0868	FY 1980	160,000	Housing rehab
	B-81-SR-35-0868	FY 1981	350,000	Fire protection
Mescalero	B-81-SR-35-0835	FY 1981	130,000	Housing rehab
	B-82-SR-35-0835	FY 1982	120,549	Housing rehab
Nambe Pueblo	B-80-SR-35-0847	FY 1980	160,000	Housing rehab
	B-81-SR-35-0847	FY 1981	150,000	Sewer improvements - Housing rehab
Picuris Pueblo	B-80-SR-35-0829	FY 1980	90,000	Community facility
	B-81-SR-35-0829	FY 1981	106,000	Rehab Senior Citizen Center
Pajoaque	B-80-SR-35-0883	FY 1980	241,000	Economic development
	B-81-SR-35-0924	FY 1981	90,000	Water(Health & Safety)
Pa Pego	B-82-SR-35-0931	FY 1982	35,000	Community facility
San Felipe				
Sandia Pueblo	B-80-SR-35-0906	FY 1980	147,000	Fire protection
	B-81-SR-35-0906	FY 1981	158,000	Community facility
San Ildefonso	B-80-SR-35-0881	FY 1980	150,000	Housing rehab
	B-81-SR-35-0881	FY 1981	125,900	Housing rehab
	B-82-SR-35-0881	FY 1982	227,312	Community facility
San Juan	B-80-SR-35-0809	FY 1980	120,000	Waste disposal
Santa Clara	B-80-SR-35-0848	FY 1980	235,471	Housing rehab
	B-82-SR-35-0848	FY 1982	1,348	Housing rehab
Santo Domingo	B-81-SR-35-0898	FY 1981	250,000	Housing rehab
	B-82-SR-35-0898	FY 1982	233,000	Housing rehab
Taos	B-80-SR-35-0844	FY 1980	150,000	Housing rehab
	B-81-SR-35-0844	FY 1981	428,330	Housing rehab/ (Historic preserv.
	B-82-SR-35-0844	FY 1982	546,924	Rehab/electrical
Tia	B-80-SR-35-0845	FY 1980	87,500	Community facility
	B-81-SR-35-0845	FY 1981	131,000	Solid Waste Landfill
	B-82-SR-35-0845	FY 1982	57,500	Fire Protection

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Zuni	B-80-SR-35-0896	FY 1980	125,000	Water and sewer system
	B-81-SR-35-0896	FY 1981	460,000	Community facility
	B-82-SR-35-0896	FY 1982	390,000	Housing rehabilitation
Nevada				
Duck Valley	B-81-SR-32-0879	FY 1981	300,000	Power Line Improvement
Duckwater Shoshone	B-81-SR-32-0815	FY 1981	307,000	Economic Development
Fallon Paiute	B-81-SR-32-0855	FY 1981	172,500	Water system
Fort McDermitt	B-81-SR-32-0832	FY 1981	208,738	Housing rehab
Las Vegas Ind. Colony	B-80-SR-32-0850	FY 1980	215,000	Community center
Lovelock Ind. Colony	B-80-SR-32-0899	FY 1980	46,000	Water/Sewer
	B-81-SR-32-0899	FY 1981	100,000	Housing Rehab (Weatherization)
Moapa	B-80-SR-32-0887	FY 1980	450,000	Economic development
Pyramid Lake	B-80-SR-32-0864	FY 1980	290,128	Community facility
	B-81-SR-32-0924	FY 1981	10,000	Water(Health & Safety)
Reno-Sparks	B-80-SR-32-0878	FY 1980	100,000	Land acquisition
	B-81-SR-32-0878	FY 1981	145,000	Addition to Community facility
Te-Moak	B-80-SR-32-0834	FY 1980	92,000	Fire station
	B-81-SR-32-0834	FY 1981	198,000	Road Improvement
Walker River	B-80-SR-32-0805	FY 1980	138,730	Housing rehab
	B-81-SR-32-0805	FY 1981	96,622	Fire Protection
	B-82-SR-32-0805	FY 1982	134,152	Economic development
Washoe	B-80-SR-32-0889	FY 1980	166,000	Community Facility
Winnemucca	B-81-SR-32-0923	FY 1981	25,817	Housing Rehab
	B-82-SR-32-0923	FY 1982	150,000	(weatherization)
Yerington	B-80-SR-32-0869	FY 1980	251,000	Economic development
Yomba	B-81-SR-32-0859	FY 1981	60,000	Extension of electric lines

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
<u>Region X</u>				
<u>Oregon</u>				
Siletz	B-81-SR-41-001	FY 1981	250,000	Community facility
<u>Washington</u>				
Chehalis	B-82-SR-53-0010	FY 1982	207,000	Economic development
Hoh Indian Tribe	B-80-SR-53-0011	FY 1980	55,000	Water
Jamestown Klallam	B-82-SR-53-0004	FY 1982	232,000	Land acquisition
Makah	B-81-SR-53-0005	FY 1981	250,000	Water & Sewer
Muckleshoot	B-80-SR-53-0003	FY 1980	230,000	Housing rehab
	B-81-SR-53-0003	FY 1981	250,000	Community facility
	B-82-SR-53-0003	FY 1982	250,000	Economic development
Nisqually	B-80-SR-53-0014	FY 1980	247,000	Land Acquisition/ Housing
	B-81-SR-53-0013	FY 1981	210,000	Streets & Roads
	B-82-SR-53-0008	FY 1982	215,000	Housing rehab
Nooksack Indian Tribe	B-80-SR-53-0001	FY 1980	95,000	Land Acquisition
	B-81-SR-53-0011	FY 1981	175,000	Economic development
Port Gamble	B-82-SR-53-0006	FY 1982	55,000	Economic development
Quileute Tribe	B-80-SR-53-0004	FY 1980	250,000	Community Center
Sauh - Suitttle	B-81-SR-53-0009	FY 1981	95,000	Land Acquisition
Skokomish	B-80-SR-53-0012	FY 1980	60,000	Land acquisition
Stillaguamish	B-81-SR-53-0010	FY 1981	113,000	Land acquisition

<u>Region/State/Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Swinomish Tribe	B-80-SR-53-0007	FY 1980	42,000	Land acquisition
Tulalip	B-82-SR-53-0009	FY 1982	200,000	Housing rehab/streets
Upper Skagit Indian	B-80-SR-53-0009	FY 1980	250,000	Community Center
Yakima	B-81-SR-53-0001	FY 1981	89,000	Community Facility
Idaho				
Nez Perce	B-80-SR-16-0002	FY 1980	250,000	Housing rehab
Shoshone Bannock	B-80-SR-16-0001	FY 1980	250,000	Housing rehab
	B-81-SR-16-0002	FY 1981	250,000	Housing rehab
Alaska				
Aniak	B-81-SR-02-0019	FY 1981	299,000	Elec. Dist. (Community Center)
	B-82-SR-02-0046	FY 1982	250,000	Economic development
Chalkinitsik Vill. Council	B-81-SR-02-0018	FY 1981	281,000	Electrical Distribution
Chuathbaluk Traditional Council	B-80-SR-02-0026	FY 1980	60,000	Electrical distrib.
Chilkoot	B-82-SR-02-0029	FY 1982	299,000	Electrical
Clark's Point Village	B-80-SR-02-0050	FY 1980	72,000	Electrical distrib.
Cook Inlet	B-80-SR-02-0022	FY 1980	500,000	Community facility
	B-81-SR-02-0024	FY 1981	350,000	Land Acquisition
Emmonak	B-81-SR-02-0037	FY 1981	30,000	Community Center (Battered Women)
English Bay Village	B-80-SR-02-0020	FY 1980	230,000	Community facility/ Fire protection
Hoonah Village	B-80-SR-02-0012	FY 1980	71,000	Fire protection
Hydaburg Village	B-82-SR-02-0008	FY 1982	500,000	Economic development

<u>Region/State Tribe</u>	<u>Grant No.</u>	<u>Year</u>	<u>Amount</u>	<u>Activity</u>
Kenaitze Indian Tribe	B-82-SR-02-0012	FY 1982	24,000	Economic development
Kipnuk Traditional Council	B-80-SR-02-0031	FY 1980	77,000	Electrification
Kotlik Village	B-81-SR-02-0046	FY 1981	330,000	Streets & Roads Electrical Dist
Kuskokwim Native Assoc.	B-81-SR-02-0044	FY 1981	96,000	Bulk Fuel Storage
Levelock Village	B-80-SR-02-0021	FY 1980	47,000	Electrification
Metlakatla Village	B-81-SR-02-0040	FY 1981	200,000	Housing rehab
Minto	B-82-SR-02-0001	FY 1982	458,000	Fire Protection
Mountain Village Trade Council	B-81-SR-02-0003	FY 1981	500,000	Streets & Roads Electrical distr./ Water-Sewer
Napakiaik Native	B-82-SR-02-0020	FY 1982	491,000	Community facility
Nikolski Native Village	B-81-SR-02-0003	FY 1981	350,000	Community facility
Old Harbor	B-80-SR-02-0048	FY 1980	212,000	Erosion Control
Orutsararmuit Council	B-80-SR-02-0056	FY 1980	500,000	Fire protection facility
Pilot Station Trading Council	B-81-SR-02-0058	FY 1981	243,000	Electrical distr., streets, and roads
Port Heiorn	B-81-SR-02-0006	FY 1981	82,000	Electrical distr.
Port Lions	B-80-SR-02-0052	FY 1980	95,000	Streets/Roads
Russian Mission Village	B-80-SR-02-0034	FY 1980	70,000	Electrical
	B-82-SR-02-0038	FY 1982	158,000	Fire Protection
Selawik Village	B-80-SR-02-0004	FY 1980	34,000	Economic development
Sitka Community Assoc.	B-82-SR-02-0022	FY 1982	500,000	Housing rehab
Stebbins Native Village	B-81-SR-02-0006	FY 1981	63,000	Water & Sewer
Stevens Village Council	B-82-SR-02-0016	FY 1982	418,000	Electrification
Tatitlek Native Village	B-81-SR-02-0021	FY 1981	113,000	Electrical Dist., Fire Protection, Bulk Fuel Storage
Tetlin Village	B-80-SR-02-0051	FY 1980	110,000	Electrification
Toksook Bay Traditional Council	B-81-SR-02-0049	FY 1981	265,000	Water & Sewer
Wrangell Cooperative Association	B-80-SR-02-0011	FY 1980	238,000	Housing Rehab